PROSPECTUS
ADVANTAGE TOP-UP

I. SALIENT FEATURES OF THE POLICY

1. In-patient treatment
    a) Room rent, Board & Nursing Expenses as provided by the Hospital/ Nursing Home.
    b) Surgeon, Anaesthetist, Medical Practitioner, Consultants, Specialists Fees.
    c) Anaesthesia, Blood, Oxygen, Operation Theatre Charges, Surgical Appliances
    d) Medicines & Drugs
    e) Diagnostic Materials and X-ray
    f) Cost of Pacemaker, prosthesis/internal implants and any Medical expenses incurred which is integral part of the operation.
2. Day Care expenses.
3. Pre-Hospitalisation Medical expenses.
4. Post-Hospitalisation Medical expenses.
5. Alternative treatment.
6. Organ Donor Expenses.
7. Emergency Ambulance.

II. DEFINITIONS

The following words or terms shall have the meaning ascribed to them wherever they appear in this **Policy**, and references to the singular or to the masculine shall include references to the plural and to the female wherever the context so permits:

i. Standard Definitions

1. **Accident** is a sudden, unforeseen and involuntary event caused by external, visible and violent means.

2. **Any one Illness** means continuous period of illness and includes relapse within 45 days from the date of last consultation with the Hospital/Nursing Home where treatment was taken.

3. **AYUSH Treatment** refers to the medical and / or hospitalization treatments given under Ayurveda, Yoga and Naturopathy, Unani, Siddha and Homeopathy systems.

4. **AYUSH Hospital:**
   An AYUSH Hospital is a healthcare facility wherein medical/surgical/para-surgical treatment procedures and interventions are carried out by AYUSH Medical Practitioner(s) comprising of any of the following:
   a) Central or State Government AYUSH Hospital; or
   b) Teaching hospital attached to AYUSH College recognized by the Central Government/Central Council of Indian Medicine/Central Council for Homeopathy; or
   c) AYUSH Hospital, standalone or co-located with in-patient healthcare facility of any recognized system of medicine, registered with the local authorities, wherever applicable, and is under the supervision of a qualified registered AYUSH Medical Practitioner and must comply with all the following criterion:
      i. Having at least 5 in-patient beds;
      ii. Having qualified AYUSH Medical Practitioner in charge round the clock;
      iii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
      iv. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

5. **AYUSH Day Care Centre**:
   AYUSH Day Care Centre means and includes Community Health Centre (CHC), Primary Health Centre (PHC), Dispensary, Clinic, Polyclinic or any such health centre which is registered with the local authorities, wherever applicable and having facilities for carrying out treatment procedures and medical or surgical/para-surgical interventions or both under the supervision of registered
   AYUSH Medical Practitioner (s) on day care basis without in-patient services and must comply with all the following criterion:
   i. Having qualified registered AYUSH Medical Practitioner(s) in charge;
   ii. Having dedicated AYUSH therapy sections as required and/or has equipped operation theatre where surgical procedures are to be carried out;
   iii. Maintaining daily records of the patients and making them accessible to the insurance company's authorized representative.

6. **Cashless facility** Cashless facility means a facility extended by the insurer to the insured where the payments, of the costs of treatment undergone by the insured in accordance with the policy terms and conditions, are directly made to the network provider by the insurer to the extent pre-authorization is approved.

7. **Condition Precedent** shall mean a **Policy** term or condition upon which the **Insurer's** liability under the **Policy** is conditional upon.

8. **Congenital Anomaly** refers to a condition(s) which is present since birth, and which is abnormal with reference to form, structure or position.
   a. **Internal Congenital Anomaly** -**Congenital Anomaly** which is not in the visible and accessible parts of the body.
   b. **External Congenital Anomaly** - **Congenital Anomaly** which is in the visible and accessible parts of the body.

9. **Co-payment** means a cost sharing requirement under a health insurance policy that provides that the policyholder/insured will bear a specified percentage of the admissible claims amount. A co-payment does not reduce the Sum Insured.

10. **Cumulative Bonus** means any increase or addition in the Sum Insured granted by the insurer without an associated increase in premium.

11. **Day care Centre** means any institution established for day care treatment of illness and/or injuries or a medical setup with a hospital and which has been registered with the local authorities, wherever applicable, and is under supervision of a registered and qualified medical practitioner and must comply with all minimum criterion as under -
    a. has qualified nursing staff under its employment;
    b. has qualified medical practitioner/s in charge;
    c. has fully equipped operation theatre of its own where surgical procedures are carried out;
    d. maintains daily records of patients and will make these accessible to the insurance company's authorized personnel.

12. **Day care treatment** means medical treatment, and/or surgical procedure which is:
    a. undertaken under General or Local Anesthesia in a hospital/day care centre in less than 24 hrs because of technological advancement, and
    b. which would have otherwise required hospitalization of more than 24 hours.
    Treatment normally taken on an out-patient basis is not included in the scope of this definition.

13. **Deductible** means a cost sharing requirement under a health insurance policy that provides that the

insurer will not be liable for a specified rupee amount in case of indemnity policies and for a specified number of days/hours in case of hospital cash policies which will apply before any benefits are payable by the insurer. A deductible does not reduce the Sum Insured.
Note: Deductible shall apply on aggregate of all the admissible claims under the Policy including claims related to any one illness.

14. **Dental Treatment** means a treatment related to teeth or structures supporting teeth including examinations, fillings (where appropriate), crowns, extractions and surgery.

15. **Disclosure to information norm**:
The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact.

16. **Domiciliary hospitalization** means medical treatment for an illness/ disease/ injury which in the normal course would require care and treatment at a hospital but is actually taken while confined at home under any of the following circumstances:
i) the condition of the patient is such that he/she is not in a condition to be removed to a hospital, or
ii) the patient takes treatment at home on account of non-availability of room in a hospital.

17. **Emergency care** means management for an illness or injury which results in symptoms which occur suddenly and unexpectedly, and requires immediate care by a medical practitioner to prevent death or serious long term impairment of the insured person's health.

18. **Grace period** means the specified period of time immediately following the premium due date during which premium a payment can be made to renew or continue a policy in force without loss of continuity benefits pertaining to waiting periods and coverage of pre-existing diseases. Coverage need not be available for during the period for which no premium is received. The grace period for payment of the premium for all types of insurance policies shall be: fifteen days where premium payment mode is monthly and thirty days in all other cases.
Provided the insurer shall offer coverage during the grace period, if the premium is paid in installments during policy period.

19. **Hospital**: A hospital means any institution established for in-patient care and day care treatment of illness and/or injuries and which has been registered as a hospital with the local authorities under Clinical Establishments (Registration and Regulation) Act 2010 or under enactments specified under the Schedule of Section 56(1) and the said act Or complies with all minimum criteria as under:
    i. has qualified nursing staff under its employment round the clock;
    ii. has at least 10 in-patient beds in towns having a population of less than 10,00,000 and at least 15 in-patient beds in all other places;
    iii. has qualified medical practitioner(s) in charge round the clock;
    iv. has a fully equipped operation theatre of its own where surgical procedures are carried out;
    v. maintains daily records of patients and makes these accessible to the insurance company's authorized personnel;

20. **Hospitalization** means admission in a Hospital for a minimum period of 24 consecutive *'In- patient Care'* hours except for specified procedures/ treatments, where such admission could be for a period of less than 24 consecutive hours.

21. **Illness** means a sickness or a disease or pathological condition leading to the impairment of normal physiological function and requires medical treatment.
    a. **Acute condition** - Acute condition is a disease, illness or injury that is likely to respond quickly to treatment which aims to return the person to his or her state of health immediately before suffering

the disease/ illness/ injury which leads to full recovery.

b. **Chronic condition** - A chronic condition is defined as a disease, illness, or injury that has one or more of the following characteristics:
   (i) it needs ongoing or long-term monitoring through consultations, examinations, check-ups, and /or tests
   (ii) it needs ongoing or long-term control or relief of symptoms
   (iii) it requires rehabilitation for the patient or for the patient to be specially trained to cope with it
   (iv) it continues indefinitely
   (v) it recurs or is likely to recur

22. **Injury** means accidental physical bodily harm excluding **Illness** or disease solely and directly caused by external, violent and visible and evident means which is verified and certified by a Medical Practitioner.

23. **Inpatient Care** means treatment for which the insured person has to stay in a **Hospital** for more than 24 hours for a covered event.

24. **Intensive care unit** means an identified section, ward or wing of a hospital which is under the constant supervision of a dedicated medical practitioner(s), and which is specially equipped for the continuous monitoring and treatment of patients who are in a critical condition, or require life support facilities and where the level of care and supervision is considerably more sophisticated and intensive than in the ordinary and other wards.

25. **ICU (Intensive Care Unit) Charges** means the amount charged by a Hospital towards ICU expenses which shall include the expenses for ICU bed, general medical support services provided to any ICU patient including monitoring devices, critical care nursing and intensivist charges.

26. **Maternity expense/treatment** means**:**
   a. medical treatment expenses traceable to childbirth (including complicated deliveries and caesarean sections incurred during hospitalization);
   b. expenses towards lawful medical termination of pregnancy during the policy period.

27. **Medical Advice** means any consultation or advice from a Medical Practitioner including the issuance of any prescription or follow-up prescription.

28. **Medical expenses** means those expenses that an Insured Person has necessarily and actually incurred for medical treatment on account of **Illness** or **Accident** on the advice of a Medical Practitioner, as long as these are no more than would have been payable if the Insured Person had not been insured and no more than other hospitals or doctors in the same locality would have charged for the same medical treatment.

29. **Medical Practitioner** means a person who holds a valid registration from the Medical Council of any State or Medical Council of India or Council for Indian Medicine or for Homeopathy set up by the Government of India or a State Government and is thereby entitled to practice medicine within its jurisdiction; and is acting within its scope and jurisdiction of license. The registered practitioner should not be the insured or close Family members.

30. **Medically Necessary Treatment** means any treatment, tests, medication, or stay in hospital or part of a stay in hospital which:
   i. is required for the medical management of the illness or injury suffered by the insured;
   ii. must not exceed the level of care necessary to provide safe, adequate and appropriate medical care in scope, duration, or intensity;
   iii. must have been prescribed by a medical practitioner;

iv. must conform to the professional standards widely accepted in international medical practice or by the medical community in India.

31. **Migration** means, the right accorded to health insurance policyholders (including all members under family cover and members of group Health insurance policy), to transfer the credit gained for pre-existing conditions and time bound exclusions, with the same insurer

32. **Network Provider** means hospitals or health care providers enlisted by an insurer, TPA or jointly by an Insurer and TPA to provide medical services to an insured by a cashless facility

33. **New Born baby** means baby born during the Policy Period and is aged upto 90 days.

34. **Non-Network Provider** means any hospital, day care centre or other provider that is not part of the network.

35. **Notification of claim** means the process of intimating a claim to the insurer or TPA through any of the recognized modes of communication.

36. **OPD treatment** means the one in which the Insured visits a clinic / hospital or associated facility like a consultation room for diagnosis and treatment based on the advice of a Medical Practitioner. The Insured is not admitted as a day care or in-patient.

37. **Portability** means the right accorded to an individual health insurance policyholders (including all members under family cover), to transfer the credit gained for pre-existing conditions and time bound exclusions, from one insurer to another insurer.

38. **Pre-existing Disease** means any condition, ailment, injury or disease:
    a) That is/are diagnosed by a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement.
    b) For which medical advice or treatment was recommended by, or received from, a physician within 36 months prior to the effective date of the policy issued by the insurer or its reinstatement.

39. **Pre-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days preceding the hospitalization of the Insured Person, provided that:
    i. Such Medical Expenses are incurred for the same condition for which the Insured Person's Hospitalization was required, and
    ii. The In-patient Hospitalization claim for such Hospitalization is admissible by the Insurance Company.

40. **Post-hospitalization Medical Expenses** means medical expenses incurred during predefined number of days immediately after the insured person is discharged from the hospital provided that:
    i. Such Medical Expenses are for the same condition for which the insured person's hospitalization was required, and
    ii. The inpatient hospitalization claim for such hospitalization is admissible by the insurance company.

41. **Qualified nurse** means a person who holds a valid registration from the Nursing Council of India or the Nursing Council of any state in India.

42. **Reasonable and Customary charges** means the charges for services or supplies, which are the standard charges for the specific provider and consistent with the prevailing charges in the geographical area for identical or similar services, taking into account the nature of the illness / injury involved.

43. **Renewal** means the terms on which the contract of insurance can be renewed on mutual consent with a

provision of grace period for treating the renewal continuous for the purpose of gaining credit for pre-existing diseases, time-bound exclusions and for all waiting periods.

44. **Room Rent** means the amount charged by a Hospital towards Room and Boarding expenses and shall include the associated medical expenses.

45. **Surgery or Surgical Procedure** means manual and / or operative procedure (s) required for treatment of an illness or injury, correction of deformities and defects, diagnosis and cure of diseases, relief from suffering and prolongation of life, performed in a hospital or day care centre by a medical practitioner.

46. **Unproven/ Experimental treatment** means the treatment including drug experimental therapy which is not based on established medical practice in India.

ii. Specific Definitions

47. **Alternative/AYUSH Treatment** refers to the medical and / or hospitalization treatments given under 'Ayurveda, Unani, Yoga and Naturopathy Siddha and Homeopathy systems.

48. **Bank Rate** means Bank rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due.

49. **Dependent Child** refers to a child (natural or legally adopted), who is financially dependent on the primary insured or proposer and does not have his/ her independent sources of income.

50. **Diagnostic Centre** means the diagnostic centers which have been empanelled by Us as per the latest version of the Schedule of diagnostic centers maintained by Us, which is available to You on request.

51. **Family** means and includes You, Your Spouse / Live-in partner, Your dependent children up to the age of 25 years and two dependent parents in the Individual Policy.
Or You, Your Spouse / Live-in partner and Your up to 3 dependent children up to the age of 25 years in the Family Floater Policy.
Or, You, Your spouse / Live-in partner and Your 5 dependent children up to the age of 25 years in the Family Floater Policy.

52. **Family Floater** means a Policy described as such in the Schedule where under You and Your Dependents named in the Schedule are insured under this Policy as at the Commencement Date. The Sum Insured for a Family Floater means the sum shown in the Schedule which represents our maximum liability for any and all claims made by You and/ or all of Your Dependents during the Policy Period. Deductible under Family Floater will be applicable on aggregate basis.

53. **Hazardous Activities** mean recreational or occupational activities which pose high risk of injury.

54. **Insured Person** means the persons covered under this Policy and named in the Schedule.

55. **Live-in Relationship** shall, for the purpose herein, mean an arrangement between two unmarried adult persons, who consent to living together in a long term relationship that is in the nature of a marriage.

56. **Live-in Partner** shall, for the purpose herein, means either half of the two unmarried adult persons of any gender and irrespective of the sexual orientation, who have consensually chosen to reside jointly with the other adult person, in a long term relationship and in the same residence. For the purpose of clarity, it is, hereby, mentioned that this definition shall be construed to include persons belonging to the

LGBT community, wherein the scope of LGBT shall be in accordance with the standings laws of India, as may be in force from time to time.

57. **LGBT** will mean and include a sexual orientation / gender expression as defined below
    a. Lesbian: means a woman who has the capacity to form enduring physical, romantic, and/ or emotional attractions or sexual attraction towards other woman.
    b. Gay: means a man who has the capacity to form enduring physical, romantic, and/ or emotional attractions or sexual attraction towards other man.
    c. Bisexual: A person who has the capacity to form enduring physical, romantic, and/ or emotional attractions to those of the same gender or to those of opposite gender.
    d. Transgender: means a person whose gender does not match with the gender assigned to that person at birth and includes trans-man or trans-woman (whether or not such person has undergone Sex Reassignment Surgery or hormone therapy or laser therapy or such other therapy), person with intersex variations, genderqueer and person having such socio-cultural identities as kinner, hijra, aravani and jogta

58. **Policy** means the complete documents consisting of the Proposal, Policy wording, Schedule and Endorsements and attachments if any.

59. **Policy Period** means the period commencing with the start date mentioned in the Schedule till the end date mentioned in the Schedule**.**

60. **Policy Year** means every annual period within the Policy Period starting with the commencement date.

61. **Primary Insurer** means the insurer with whom the Insured Person first lodges his claim for Hospitalization expenses.

62. **Proposal form** means a form to be filled in by the prospect in written or electronic or any other format as approved by the Authority, for furnishing all material information as required by the insurer in respect of a risk, in order to enable the insurer to take informed decision in the context of underwriting the risk, and in the event of acceptance of the risk, to determine the rates, advantages, terms and conditions of the cover to be granted.

63. **Prospect** means any person who is a potential customer of an insurer and likely to enter into an insurance contract either directly with the insurer or through a distribution channel.

64. **Prospectus** means a document either in physical or electronic or any other format issued by the insurer to sell or promote the insurance products.

65. **Schedule** means that portion of the **Policy** which sets out **Your** personal details, the type of insurance cover in force, the **period** and the sum insured. Any Annexure or Endorsement to the **Schedule** shall also be a part of the **Schedule**.

66. **Schedule of Benefits** means that portion of the Policy which sets out the benefits available to You/Insured Person that may be opted by You in accordance with the terms of the Policy.

67. **Sum Insured** means the amount specified in the Schedule which is Our maximum, total and cumulative liability under this Policy for any and all claims arising under this Policy in a Policy Year in respect of the Insured Person(s).

68. **We, Our, Us, Insurer** means Generali Central Insurance Company Limited.

69. **You, Your, Yourself** means the Insured Person shown in the **Schedule**.

Please note
a) Insect and mosquito bites is not included in the scope of definition of **Accident**.
b) **Medical Expenses** would include both medical treatment and/ or surgical treatment

III. Scope of Cover

1. If an **Insured Person** suffers an **Illness** or **Accident** during the **Policy Period** which requires the Insured Person's Hospitalization for Inpatient Care/ Emergency Care or for any Day Care Treatment listed in Annexure I of the **Policy**, which is undertaken at any **Hospital** in India, during the **Policy Period**, We will reimburse the **Medical Expenses** incurred in respect of the Insured Person provided that these **Medical Expenses** are Reasonable and Customary Charges which are medically necessary and incurred on Medical advice.

   Our liability to make payment for claims shall be in excess of the Deductible as stated in the Schedule which shall apply in aggregate to all admissible claims arising under the Policy in respect to Hospitalisation(s) of **Insured Person** (on Individual basis in case of Individual Policy and on Family Floater basis in case of Family Floater Policy) in a Policy Year.

   Our maximum, total and cumulative liability for any and all claims in respect of all **Insured Persons** shall not exceed the Sum Insured.

   In the event of any claims becoming admissible under the **Policy**, **We** will pay to **You** or the Nominee as under:

   a) **In-patient treatment:** the **Medical Expenses** for:
      i. Room Rent, ICU Charges and nursing expenses as provided by the Hospital/ nursing home charges.
      ii. Surgeon, anaesthetist, Medical Practitioner, consultants, specialist's fees.
      iii. Anaesthesia, blood, oxygen, operation theatre charges, surgical appliances
      iv. Medicines and drugs
      v. Diagnostic materials and X-ray
      vi. Cost of pacemaker, prosthesis/ internal implants and any Medical Expenses incurred which is an integral part of the Surgery.

   b) **Day Care Treatment Expenses**
      The **Medical Expenses** for a day care procedure mentioned in Annexure I of the **Policy**, where the treatment taken by the **Insured Person** on advanced technological Surgical Procedures requiring less than 24 hours of Hospitalization.

   c) **Pre–hospitalisation Medical Expenses**
      The **Medical Expenses** incurred within 60 days prior to hospitalisation due to Illness/ Injury sustained provided that **We** have accepted a claim for In-Patient hospitalisation claim under Section III 1. a).

   d) **Post–hospitalisation Medical Expenses**
      The **Medical Expenses** incurred within 90 days immediately after the date of discharge from the **Hospital** provided that **We** have accepted a claim for In-Patient hospitalisation claim under Section III 1. a).

e) **Alternative Treatment**

The **Medical Expenses** incurred under Alternative Treatment with respect to You for Hospitalization under Ayurveda, Yoga and Naturopathy, Unani, Siddha or Homeopathy provided that the Treatment has been undergone in a government Hospital or in any institute recognized by government and/or accredited by Quality Council of India/ National Accreditation Board on Health for that Alternative Treatment.

Special Conditions applicable for Section III 1.e)**, Alternative Treatment**

i. All preventive and rejuvenation treatments (non-curative in nature) including without limitation, treatments that are not **Medically Necessary** Treatments are excluded.

f) **Organ Donor Expenses**

The **Medical Expenses** incurred for an organ donor's treatment for the harvesting of the organ donated provided that:

i. The organ donor is any person whose organ has been made available in accordance and in compliance with THE TRANSPLANTATION OF HUMAN ORGANS (AMENDMENT) BILL, 2011 and the organ donated is for the use of the Insured Person, and
ii. We will not pay the donor's screening expenses or pre and post hospitalisation expenses or for any other medical treatment for the donor consequent on the harvesting
iii. We have accepted claim under hospitalisation for the Insured Person and the Insured Person has been Medically Advised to undergo an organ transplant;
iv. Costs directly or indirectly associated with the acquisition of the donor's organ will not be covered.
v. These expenses shall be covered under the recipient's policy.

g) **Emergency Ambulance**

We will reimburse the ambulance charges up to a maximum of the amount specified in the Schedule of Benefits, per **Hospitalisation** from Home to Hospital or between Hospitals or Hospital to Home, if necessary. **We** will reimburse payments under this benefit only in respect of ambulance services of a **Hospital** or a registered service provider and only upon **You** producing the bills in original.

2. Types of plans available:

a) **Supreme Plan**

The Supreme Plan includes cover for all ailments including Heart related conditions and Cancer.

The deductible under this plan shall include the claims related to all ailments including Heart related conditions and Cancer.

b) **Elite Plan**

The Elite Plan includes cover for Cancer and ailments related to Heart, as defined below. A discount of 30% shall be available on the premium payable for the **Insured Person**.

The deductible under this plan shall include the claims related to Cancer and ailments related to Heart only.

Heart related ailments include following diseases/ conditions:

i. Acute rheumatic heart diseases
ii. Chronic rheumatic heart diseases
iii. Hypertensive diseases
iv. Ischaemic Heart Diseases
v. Pulmonary heart disease and diseases of pulmonary circulation
vi. Diseases of arteries, arterioles and capillaries

Cancer means a malignant tumor characterized by the uncontrolled growth and spread of malignant cells with invasion and destruction of normal tissues. This diagnosis must be supported by histological evidence of malignancy. The term cancer includes leukemia, lymphoma and sarcoma.

The following are also included:

i. All tumours which are histologically described as carcinoma in situ, benign, pre-malignant, borderline malignant, low malignant potential, neoplasm of unknown behavior, or non-invasive, including but not limited to: Carcinoma in situ of breasts, Cervical dysplasia CIN-1, CIN - 2 and CIN-3.

ii. ii. Any non-melanoma skin carcinoma unless there is evidence of metastases to lymph nodes or beyond;

iii. iii. Malignant melanoma that has not caused invasion beyond the epidermis;

iv. iv. All tumors of the prostate unless histologically classified as having a Gleason score greater than 6 or having progressed to at least clinical TNM classification T2N0M0

v. v. All Thyroid cancers histologically classified as T1N0M0 (TNM Classification) or below;

vi. vi. Chronic lymphocytic leukaemia less than RAI stage 3

vii. vii. Non-invasive papillary cancer of the bladder histologically described as TaN0M0 or of a lesser classification,

viii. viii. All Gastro-Intestinal Stromal Tumors histologically classified as T1N0M0 (TNM Classification) or below and with mitotic count of less than or equal to 5/50 HPFs;.

3. Deductible shall apply on aggregate of all the admissible claims under the Policy including claims related to any one illness.

4. It is clarified that for the purpose of calculation of the Deductible, the **Medical Expenses** incurred on Room Rent, nursing expenses, ICU Charges, surgeon's, anaesthetist's, Medical Practitioner's, consultant's and specialist's fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, cost of pacemaker and similar expenses, Pre-hospitalisation Medical Expenses, Post-hospitalisation Medical Expenses and Ambulance charges will be taken into account. Further, the non-payable items are not considered for the calculation of the Deductible.

   For the purpose of calculation of claim amount we will consider eligible Medical Expenses incurred less the Deductible amount.

IV. Exclusions

i. Waiting Periods

All **Illnesses** and treatments shall be covered subject to the waiting periods specified below:

1. **Pre-Existing Disease- Excl 01**

   i. Expenses related to the treatment of a pre-existing Disease (PED) and its direct complications shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us.

   ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.

   iii. If the Insured Person is continuously covered without any break as defined under the portability norms of the extant IRDAI (Health Insurance) Regulations then waiting period for the same would be reduced to the extent of prior coverage.

   iv. Coverage under the policy after the expiry of 24 months for any pre-existing disease is subject to the same being declared at the time of application and accepted by us.

2. **Specified disease/procedure waiting period- Code- Excl02**
   i. Expenses related to the treatment of the listed Conditions, surgeries/treatments shall be excluded until the expiry of 24 months of continuous coverage after the date of inception of the first policy with us. This exclusion shall not be applicable for claims arising due to an accident.
   ii. In case of enhancement of sum insured the exclusion shall apply afresh to the extent of sum insured increase.
   iii. If any of the specified disease/procedure falls under the waiting period specified for pre-Existing diseases, then the longer of the two waiting periods shall apply.
   iv. The waiting period for listed conditions shall apply even if contracted after the policy or declared and accepted without a specific exclusion.
   v. If the Insured Person is continuously covered without any break as defined under the applicable norms on portability stipulated by IRDAI, then waiting period for the same would be reduced to the extent of prior coverage.
   vi. List of specific diseases/procedures:

   i. 24 months waiting period:
   a. Benign Prostatic Hypertrophy
   b. Dysfunctional Uterine Bleeding
   c. Fibromyoma
   d. Endometriosis
   e. Hysterectomy
   f. all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth
   g. Surgery for prolapsed inter vertebral disc unless arising from Accident
   h. Any types of gastric or duodenal Ulcers
   i. Stones in the Urinary and Biliary systems
   j. Surgery on ears
   k. Organ transplant
   l. Organ donor expenses
   m. Rheumatoid Arthritis, Gout, Joint replacement **Surgery** due to Degenerative condition,
   n. Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is necessitated by Accidental Bodily Injury

   ii. 30 days waiting period Excl -03
   a. Expenses related to the treatment of any illness within 30 days from the first policy commencement date shall be excluded except claims arising due to an accident, provided the same are covered.
   b. This exclusion shall not, however, apply if the Insured Person has Continuous Coverage for more than twelve months.
   c. The within referred waiting period is made applicable to the enhanced sum insured in the event of granting higher sum insured subsequently.

ii. **Standard Exclusions**

We will not pay for any expenses incurred by **You** in respect of claims arising out of or howsoever related to any of the following:

a) **Investigation & Evaluation- Code- Excl04**
   i. Expenses related to any admission primarily for diagnostics and evaluation purposes only are excluded.
   ii. Any diagnostic expenses which are not related or not incidental to the current diagnosis and treatment are excluded.

b) **Rest Cure, rehabilitation and respite care- Code- Excl05**
Expenses related to any admission primarily for enforced bed rest and not for receiving treatment. This also includes:

(i) Custodial care either at home or in a nursing facility for personal care such as help with activities of daily living such as bathing, dressing, moving around either by skilled nurses or assistant or non-skilled persons.

(ii) Any services for people who are terminally ill to address medical, physical, social, emotional and spiritual needs.

c) **Obesity/ Weight Control: Code- Excl06**
Expenses related to the surgical treatment of obesity that does not fulfil all the below conditions:

1) Surgery to be conducted is upon the advice of the Doctor
2) The surgery/Procedure conducted should be supported by clinical protocols
3) The member has to be 18 years of age or older and
4) Body Mass Index (BMI);
   a) greater than or equal to 40 or
   b) greater than or equal to 35 in conjunction with any of the following severe co-morbidities following failure of less invasive methods of weight loss:
      i. Obesity-related cardiomyopathy
      ii. Coronary heart disease
      iii. Severe Sleep Apnea
      iv. Uncontrolled Type2 Diabetes

d) **Change-of-Gender treatments: Code- Excl07**
Expenses related to any treatment, including surgical management, to change characteristics of the body to those of the opposite sex.

e) **Cosmetic or Plastic Surgery: Code- Excl08**
Expenses for cosmetic or plastic surgery or any treatment to change appearance unless for reconstruction following an Accident, Burn(s) or Cancer or as part of medically necessary treatment to remove a direct and immediate health risk to the insured. For this to be considered a medically necessity, it must be certified by the attending Medical Practitioner.

f) **Hazardous or Adventure sports: Code- Excl09**
Expenses related to any treatment necessitated due to participation as a professional in hazardous or adventure sports, including but not limited to, para-jumping, rock climbing, mountaineering, rafting, motor racing, horse racing or scuba diving, hand gliding, sky diving, deep-sea diving.

g) **Breach of law: Code- Excl10**
Expenses for treatment directly arising from or consequent upon any Insured Person committing or attempting to commit a breach of law with criminal intent.

h) **Excluded Providers: Code- Excl11**
Expenses incurred towards treatment in any hospital or by any Medical Practitioner or any other provider specifically excluded by the Insurer and disclosed in its website/ notified to the policyholders are not admissible. However, in case of life threatening situations or following an accident, expenses up to the stage of stabilization are payable but not the complete claim.

i) **Code- Excl12** Treatment for, Alcoholism, drug or substance abuse or any addictive condition and consequences thereof.

j) **Code- Excl13**
Treatments received in heath hydros, nature cure clinics, spas or similar establishments or private beds registered as a nursing home attached to such establishments or a Hospital where the Hospital has effectively become the Insured Person's home or permanent abode or where admission is arranged wholly or partly for domestic reasons.

k) **Code- Excl14**
Dietary supplements and substances which are available naturally and that can be purchased without prescription, including but not limited to Vitamins, minerals and organic substances unless prescribed by a medical practitioner as part of hospitalisation claim or day care procedures.

l) **Refractive Error: Code- Excl15**
Expenses related to the treatment for correction of eye sight due to refractive error less than 7.5 dioptres.

m)**Unproven Treatments**: **Code- Excl16**
Expenses related to any unproven treatment, services and supplies for or in connection with any treatment. Unproven treatments are treatments, procedures or supplies that lack significant medical documentation to support their effectiveness.

n) **Birth control, Sterility and Infertility: Code- Excl17**
Expenses related to Birth Control, sterility and infertility. This includes:
(i) Any type of contraception, sterilization
(ii) Assisted Reproduction services including artificial insemination and advanced reproductive technologies such as IVF, ZIFT, GIFT, ICSI
(iii) Gestational Surrogacy
(iv) Reversal of sterilization

o) **Maternity : Code Excl 18**
i. Medical treatment expenses traceable to child birth (including complicated deliveries and caesarean section incurred during hospitalization) except ectopic pregnancy;
ii. Expenses towards miscarriage (unless due to an accident) and lawful medical termination of pregnancy during policy period.

iii. **Specific Exclusions**

We will not pay for any expenses incurred by **You** in respect of claims arising out of or howsoever related to any of the following:

a) Outpatient Diagnostic, Medical and Surgical Procedures or OPD treatments
b) Hormone replacement therapy
c) Dental treatment or Surgery of any kind unless requiring Hospitalization as a result of accidental Bodily Injury
d) Medical Practitioner's home visit charges during pre and post Hospitalization period, Attendant Nursing charges.
e) Circumcision unless necessary for treatment of a disease not excluded hereunder or as may be necessitated due to an Accident.
f) Vaccination/ inoculation (except as post bite treatment)
g) Charges incurred in connection with cost of spectacles and contact lenses, hearing aids, durable medical equipment (including but not limited to cost of instrument used in the treatment of Sleep Apnea Syndrome (C.P.A.P), Continuous Peritoneal Ambulatory Dialysis (C.P.A.D) and Oxygen concentrator for Asthmatic condition, wheel chair, crutches, artificial limbs, belts, braces, stocking, Glucometer), namely that equipment used externally for the human body which can withstand

repeated use; is not designed to be disposable; is used to serve a medical purpose, such cost of all appliances/devices whether for diagnosis or treatment after discharge from the Hospital.

h) Non-prescribed drugs and medical supplies
i) Intentional self-Injury
j) Venereal/ Sexually Transmitted disease other than HIV/AIDS
k) Congenital External Illness/ disease/ defect anomaly.
l) Stem cell storage.
m) Expenses related to donor screening, treatment, excluding Surgery to remove organs from the donor in case of a transplant Surgery. We will also not pay donor's pre and post Hospitalization expenses or any other medical treatment for the donor consequent to Surgery.
n) Domiciliary hospitalization/ treatment.
o) Injury or Disease directly or indirectly caused by or arising from or attributable to War, Invasion, Act of Foreign Enemy, War like operations (whether war be declared or not).
p) Injury or Disease directly or indirectly caused by or contributed to by nuclear weapons/ materials.
q) Personal comfort and convenience items or services such as television, telephone, barber or guest service and similar incidental services and supplies.
r) Treatment received outside India.
s) Standard list of excluded items as mentioned in Annexure 4 and on our website https://generalicentralinsurance.com
t) Any specific exclusion(s) applied by Us, specified in the Schedule and accepted by the insured.

V. Eligibility

Age limit

- Minimum age at entry – 1 day.
- Maximum age at entry – lifelong.
- Children from Day 1 – 5 years can be covered, if both the parents are insured with us.
- Children from 6 years – 18 years can be covered, if either of the parents are covered with us.
- Children will be covered as dependents up to the age of 25 years.

Minimum Policy Term	1 year
Maximum Policy Term	3 years
Minimum Age at entry	Day 1
Maximum Age at entry	Lifelong
Renewal	Lifelong

Pre-insurance medical examination, for any insured, will be conducted on the basis of Sum Insured and Deductible opted.

In case the policy is issued for that particular client, the client is eligible for 100% of reimbursement of pre-insurance medical tests charges.

All pre-acceptance medical tests will have to be done in Generali Central empaneled diagnostic centers only. The reports would be valid for a period of 30 days from the date of test conducted.

We shall maintain a list of, and the fees chargeable by, institutions where such pre-insurance medical examination may be conducted, the reports from which will be accepted by **Us**. Such list shall be furnished to the prospective policyholder at the time of pre-insurance medical examination.

VI. Sum Insured

The sum insured that can be offered is from ₹ 50,000/- to ₹ 100,00,000/- subject to deductible and plan opted.

Sum Insured and deductible options available in the product are as below:

Advantage Top-Up	
Sum Insured (₹)	**Deductible (₹)**
50000	50000
100000	50000, 100000
150000	50000
200000	50000, 100000, 200000
300000	50000, 100000, 200000, 300000
500000	50000, 100000, 200000, 300000, 400000, 500000
750000	200000, 300000, 400000, 500000, 750000
1000000	200000, 300000, 400000, 500000, 750000, 1000000
1500000	200000, 300000, 400000, 500000, 750000, 1000000, 1500000
2000000	200000, 300000, 400000, 500000, 750000, 1000000, 1500000, 2000000
2500000	
3000000	500000, 750000, 1000000, 1500000, 2000000, 3000000
4000000	500000, 750000, 1000000, 1500000, 2000000, 3000000, 4000000
5000000	
10000000	

VII. General Terms & Causes

I. Standard General Terms and Clauses

1. **Disclosure to information norm**:
   The policy shall be void and all premium paid thereon shall be forfeited to the Company in the event of misrepresentation, mis description or non-disclosure of any material fact by the policyholder.
   (Explanation: "Material facts" for the purpose of this policy shall mean all relevant information sought by the company in the proposal form and other connected documents to enable it to take informed decision in the context of underwriting the risk)

2. **Condition Precedent to Admission of Liability**
   The terms and conditions of the policy must be fulfilled by the insured person for the Company to make any payment for claim(s) arising under the policy.

3. **Free Look Period**
   The Free Look Period shall be applicable on new individual health insurance policies and not on renewals or at the time of porting/ migrating the policy.
   The insured person shall be allowed free look period of thirty days from date of receipt of the policy document to review the terms and conditions of the policy, and to return the same if not acceptable.
   If the insured has not made any claim during the Free Look Period, the insured shall be entitled to
   i. a refund of the premium paid less any expenses incurred by the Company on medical examination of the insured person and the stamp duty charges or
   ii. where the risk has already commenced and the option of return of the policy is exercised by the insured person, a deduction towards the proportionate risk premium for period of cover or
   iii. Where only a part of the insurance coverage has commenced, such proportionate premium commensurate with the insurance coverage during such period;

4. **Portability**
   The insured person will have the option to port the policy to other insurers at the time of renewal by applying to such insurer to port the entire policy along with all the members of the family, if any, at least 30 days before, but not earlier than 60 days from the due date for renewal as per IRDAI guidelines

related to portability.
If the Policyholder (including all members under family cover) is presently covered and has been continuously covered without any lapses under the health insurance policy with existing Indian General/Health Insurer, then the credit gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc. in the previous policy, shall be transferred from the existing Insurer to Our Company.

5. **Migration**
The Policyholder shall have the option to migrate the policy to other health insurance products/plans offered by the Company by applying for migration of the policy, preferably 30 days before the policy renewal date.
If the Policyholder (including all members under family cover and group insurance policies) is presently covered and has been continuously covered without any lapses under the previous health insurance policy, then the credit gained to the extent of the Sum Insured, No Claim Bonus, Specific Waiting periods, waiting period for pre-existing diseases, Moratorium period etc. in the previous policy, shall be transferred to the migrated Policy.

6. **Complete Discharge**
Any payment to the policyholder, insured person or his/ her nominees or his/ her legal representative or assignee or to the Hospital, as the case may be, for any benefit under the policy shall be a valid discharge towards payment of claim by the Company to the extent of that amount for the particular claim.

7. **Multiple Policies**
   a) In case of multiple policies taken by an insured person during a period from one or more insurers to indemnify treatment costs, the insured person shall have the right to require a settlement of his/her claim in terms of any of his/her policies. In all such cases the insurer chosen by the insured person shall be obliged to settle the claim as long as the claim is within the limits of and according to the terms of the chosen policy.
   b) Insured person having multiple policies shall also have the right to prefer claims under this policy for the amounts disallowed under any other policy / policies even if the sum insured is not exhausted. Then the insurer shall independently settle the claim subject to the terms and conditions of this policy.
   c) If the amount to be claimed exceeds the sum insured under a single policy, the insured person shall have the right to choose insurer from whom he/she wants to claim the balance amount.
   d) Where an insured person has policies from more than one insurer to cover the same risk on indemnity basis, the insured person shall only be indemnified the treatment costs in accordance with the terms and conditions of the chosen policy.

8. **Fraud**
If any claim made by the insured person, is in any respect fraudulent, or if any false statement, or declaration is made or used in support thereof, or if any fraudulent means or devices are used by the insured person or anyone acting on his/her behalf to obtain any benefit under this policy, all benefits under this policy and the premium paid shall be forfeited.

Any amount already paid against claims made under this policy but which are found fraudulent later shall be repaid by all recipient(s)/policyholder(s), who has made that particular claim, who shall be jointly and severally liable for such repayment to the insurer.

For the purpose of this clause, the expression "fraud" means any of the following acts committed by the insured person or by his agent or the hospital/doctor/any other party acting on behalf of the insured person, with intent to deceive the insurer or to induce the insurer to issue an insurance policy:
a. the suggestion, as a fact of that which is not true and which the insured person does not believe to be true;

b. the active concealment of a fact by the insured person having knowledge or belief of the fact;
c. any other act fitted to deceive; and
d. any such act or omission as the law specially declares to be fraudulent

The Company shall not repudiate the claim and / or forfeit the policy benefits on the ground of Fraud, if the insured person / beneficiary can prove that the misstatement was true to the best of his knowledge and there was no deliberate intention to suppress the fact or that such misstatement of or suppression of material fact are within the knowledge of the insurer.

9. **Withdrawal of Policy**

i. In the likelihood of this product being withdrawn in future, the Company will intimate the insured person about the same 90 days prior to expiry of the policy.
ii. Insured Person will have the option to migrate to similar health insurance product available with the Company at the time of renewal with all the accrued continuity benefits such as cumulative bonus, waiver of waiting period. as per IRDAI guidelines, provided the policy has been maintained without a break.

10. **Moratorium Period**

After completion of sixty continuous months of coverage (including portability and migration) in health insurance policy, no policy and claim shall be contestable by the insurer on grounds of non-disclosure, misrepresentation, except on grounds of established fraud. This period of sixty continuous months is called as moratorium period. The moratorium would be applicable for the sums insured of the first Policy. Wherever the sum insured is enhanced, completion of sixty continuous months would be applicable from the date of enhancement of sums insured only on the enhanced limits.

11. **Nomination**

The policyholder is required at the inception of the policy to make a nomination for the purpose of payment of claims under the policy in the event of death of the policyholder. Any change of nomination shall be communicated to the company in writing and such change shall be effective only when an endorsement on the policy is made. In the event of death of the policyholder, the Company will pay the nominee {as named in the Policy Schedule/Policy Certificate/Endorsement (if any)} and in case there is no subsisting nominee, to the legal heirs or legal representatives of the policyholder whose discharge shall be treated as full and final discharge of its liability under the policy.

12. **Possibility of Revision of Terms of the Policy Including the Premium Rates**

The Company, with prior approval of IRDAI, may revise or modify the terms of the policy including the premium rates. The insured person shall be notified three months before the changes are effected

13. **Redressal of Grievance**

In case of any grievance the insured person may contact the company through
Website: https://generalicentralinsurance.com
Toll Free: 1800-220-233 / 1860-500-3333 / 022-67837800
Email: GCIcare@generalicentral.com Courier: Grievance Redressal Cell, Generali Central Insurance Company Limited.
Unit No. 301, 3rd Floor Part, Building No. 8, Mindspace IT/ITES SEZ, MIDC Industrial Area, Airavali, Navi Mumbai, Thane District – 400 708.

Insured person may also approach the grievance cell at any of the company's branches with the details of grievance.

If Insured person is not satisfied with the redressal of grievance through one of the above methods, insured person may contact the grievance officer at GCIGRO@generalicentral.com or call at: 7900197777.

For updated details of grievance officer, kindly refer the link generalicentralinsurance.com/customer-service/grievance-redressal
If Insured person is not satisfied with the redressal of grievance through above methods, the insured person may also approach the office of Insurance Ombudsman of the respective area/region for redressal of grievance as per Insurance Ombudsman Rules 2017.

Grievance may also be lodged at IRDAI Bima Bharosa (an Integrated Grievance Management System) - https://bimabharosa.irdai.gov.in/

II. Specific Terms and Clauses

1. Conditions applicable during the contract

(i) **Due Care**

Where this **Policy** requires **You** to do or not to do something, then the complete satisfaction of that requirement by **You** or someone claiming on **Your** behalf is a precondition to any obligation under this **Policy**. If **You** or someone claiming on **Your** behalf fails to completely satisfy that requirement, then **We** may refuse to consider **Your** claim. **You** will cooperate with **Us** at all times.

(ii) **Insured Persons**

The following persons shall be eligible to be Insured Persons under the Policy:

a) You, Your spouse / Live-in partner, Your up to 3 dependent children up to the Age of 25 years can be covered in a Floater Policy subject to maximum of 5 members.
Or, You, Your spouse/ Live-in partner, Your 5 dependent children up to the Age of 25 years can be covered in a Floater Policy.

b) You, Your spouse/Live-in partner, Your dependent children up to the Age of 25 years and Your dependent parents can be covered in the Individual Policy.

Only those persons named, as the Insured in the **Schedule** shall be covered under this **Policy**. The details of the Insured are as provided by **You**. A person may be added as an insured during the **Policy Period** after his application has been accepted by **Us,** an additional premium has been paid and **Our** agreement to extend cover has been indicated by it issuing an endorsement confirming the addition of such person as an Insured Person.

(iii) **Cost of pre-insurance medical examination**

We will reimburse 100% of the cost of any pre-insurance medical examination conducted at our empanelled diagnostic center, once the Proposal is accepted and the Policy is issued for that Insured Person.

(iv) **Communications**

a) Any communications, notifications or declarations meant for Us must be in writing and delivered to Our address specified in the Schedule.
b) Any communication meant for You will be sent by Us to Your address shown in the Schedule. You must notify Us immediately of any change in Your address.
c) Our agents are not authorized to receive communications, notices or declarations on Our behalf.

(v) **Policy Period**

The **Policy** can be issued for tenure of 1 year, 2 years and 3 years.

(vi) **Territorial Limits and Law**

a) **We** cover Accidental Bodily **Injury** or sickness sustained by the Insured Person during the **Policy Period** anywhere in India.
b) All medical/ surgical treatments including investigations under this policy shall have to be taken in India and admissible claims thereof shall be payable in Indian currency (Indian Rupees).

c) The construction, interpretation and meaning of the provisions of this **Policy** shall be determined in accordance with Indian Law.
d) The **Policy** constitutes the complete contract of insurance. No change or alteration shall be valid or effective unless approved in writing by **Us**, which approval shall be evidenced by an endorsement on the **Schedule**.

(vii) **Cancellation**

a) The policyholder may cancel this policy by giving 7 days written notice.
b) In case the Policyholder requests for cancellation of the Policy, where no claims are reported under the Policy, the Company shall refund premium for the unexpired policy/ instalment period as detailed below:
   i. **Single Premium Payment (1/2/3 years Policy Term)** – There shall be refund of proportionate premium for the unexpired policy period on prorate basis.
   ii. **Premium paid in multiple instalments (1/2/3 years Policy Term)** - There shall be refund of proportionate premium for the unexpired instalment period on prorate basis.
c) In case the Policyholder requests for cancellation of the Policy, where there are claims reported under the Policy, then the Company shall refund premium for the unexpired/ instalment policy period as detailed below:
   i. **Single Premium Payment**
      1) 1 year Policy Term - There shall be no refund of premium for the unexpired policy period.
      2) 2/3 years Policy Term – There shall be no refund of premium for the current Policy Year in which the claim got reported. However, the premium for the unutilized subsequent Policy Years (if any), shall be refunded.
   ii. **Premium paid in multiple instalments** –
      1) 1/2/3 years Policy Term - There shall be no refund of premium for the unexpired instalment period.
d) The Company may cancel the policy at any time on grounds of misrepresentation, non-disclosure of material facts, fraud or non-cooperation by the insured person by giving 15 days' written notice. There would be no refund of premium upon cancellation on the abovementioned grounds.
e) In the event of death of an Insured Person, We shall refund the premium for the unutilized Policy / Instalment period based on the guidelines for various scenarios as mentioned below:

Scenario 1 – In case of no claim reported under the policy-

A. Policy Term – 1 / 2 / 3 Years; Payment Mode – Single Premium Payment
1) Non-Floater Policy - the corresponding premium pertaining to the deceased insured person for the unutilized Policy period shall be refunded on pro rata basis.
2) Floater policy - the premium for pertaining to the deceased Insured person for the unutilized Policy Period shall be refunded on pro rata basis.

B. Policy Term – 1/ 2 / 3 Years; Payment Mode – Multiple Instalments
1) Floater / Non-Floater Policy - the instalment premium pertaining to the deceased Insured Person for the unutilized instalment period shall be refunded on pro-rata basis.

Scenario 2 – In case of claim reported under the policy –

A. Policy Term – 1 Year; Payment Mode – Single Premium Payment
1) Non-Floater Policy
   i. Claims incurred by the deceased Insured Person in the current Policy Year, The premium pertaining to the deceased Insured Person for the unutilized current Policy Year shall not be refunded.
   ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Policy Year- The premium pertaining to the deceased shall be refunded on pro-rata basis.

2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Policy Year, The premium for the deceased Insured Person for the unutilized Policy Period, will not be refunded.

B. Policy Term – 2 / 3 Years; Payment Mode – Single Premium Payment

1) Non-Floater Policy
   i. Claims incurred by the deceased Insured Person in the current Policy Year – The premium pertaining to the deceased Insured Person for the unutilized current Policy Year shall not be refunded. However, premium pertaining to the deceased Insured Person for the unutilized subsequent Policy Years (if any), shall be refunded.
   ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Policy Year- The premium pertaining to the deceased Insured Person for the unutilized Policy Period, shall be refunded on pro-rata basis.
2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Policy Year – The premium for the deceased Insured Person for the unutilized current Policy Year, will not be refunded. Premium pertaining to the deceased Insured Person for the unutilized subsequent Policy Years (if any), shall be refunded.

C. Policy Term – 1 / 2 / 3 Years; Payment Mode – Multiple Instalments

1) Non-Floater Policy
   i. Claims incurred by the deceased Insured Person in the current Instalment Period, the instalment premium pertaining to the deceased Insured Person for the unutilized current instalment period shall not be refunded.
   ii. Claims incurred by any other Insured Person, but no claims incurred by deceased Insured Person in the current Instalment Period –The premium pertaining to the deceased Insured Person for the unutilized instalment Period, shall be refunded on pro-rata basis.
2) Floater Policy - Claims incurred by the deceased Insured Person or any other Insured Person in the current Instalment Period, the instalment premium pertaining to the deceased Insured Person for the unutilized current instalment period shall not be refunded.

(viii) **Premium Payment in Instalments**

If the insured person has opted for Payment of Premium on an instalment basis i.e. Half Yearly, Quarterly or Monthly, as mentioned in the policy Schedule/Certificate of insurance, the following Conditions shall apply (notwithstanding any terms contrary elsewhere in the policy)

a) Grace Period of 15 days would be given to pay in case of monthly instalment premium and grace period of 30 days shall be given to pay in case of quarterly / Half Yearly installment premiums, due for the policy.
b) The insured person will get the accrued continuity benefit in respect of the "Waiting Periods", "Specific Waiting Periods" in the event of payment of premium within the stipulated grace Period.
c) No interest will be charged If the instalment premium is not paid on due date
d) In case of instalment premium due not received within the grace period, the policy will get cancelled.
e) In the event of a claim, all subsequent premium instalments shall immediately become due and payable.

f) The company has the right to recover and deduct all the pending instalments from the claim amount due under the policy.
g) The payment will be accepted through E-NACH / ACH/ ECS / any other mode approved by Government of India.
h) On successful registration for the mandate/ E-NACH/ any other mode approved by Government of India, the premium shall be auto debited as per the frequency opted.
i) In case of withdrawal of E-NACH/ ACH/ ECS / any other mode approved by Government of India, a written communication will be required from policyholder.
j) In case there is failure in transaction in E-NACH/ ACH/ ECS mode/ any other mode approved by Government of India or the instalment premiums are not received within the grace period, the Policy will get cancelled. A fresh policy with all waiting periods would be issued.
k) If the claim amount is lesser than the balance premium payable, then no claims would be payable till the applicable premium is recovered.
l) Given below are the loadings applicable on Standard premiums in case of instalments.

Instalment frequency	**Loading on standard premiums**
Monthly	5%
Quarterly	4%
Half-yearly	3%

(ix) **Special Conditions Applicable for Policies Issued for covering Cancer and Heart-related Ailments only**.
If **You** have opted for covering ailments related to Heart and Cancer only, then a discount of 30% shall be applicable on the premium payable.

2. Conditions when a claim arises

A. **Claims Procedure**

If You meet with any accidental Bodily Injury or suffer an Illness that may result in a claim, then as a condition precedent to Our liability, You must comply with the following:

a) Cashless treatment is only available at a Network Provider. In order to avail cashless treatment, the following procedure must be followed by **You**:
   (i) For availing **cashless** at a **Network Provider**, We must be called at **Our** call centre and a request for pre-authorisation must be made by way of the written form prescribed by **Us**.
   (ii) After considering the request and obtaining any further information or documentation that **We** have sought, We may, if satisfied, send the **Network Provider** an authorisation letter. Such pre-authorization shall be issued by **Us** within 24 hours of receiving the complete information.
   (iii) The authorisation letter, the ID card issued to **You** along with this Policy and any other information or documentation that We have specified must be produced to the Network Provider identified in the pre-authorisation letter at the time of the Insured Person's admission to the **Hospital**.
   (iv) If the above procedure is followed, **You** will not be required to directly pay for those Medical Expenses to the Network Provider that We are liable to indemnify under this **Policy**. The original bills and evidence of treatment in respect of the same shall be left with the Network Provider. Pre-authorisation does not guarantee that all costs and expenses that are incurred will be covered. We reserve the right to review each claim for **Medical Expenses** incurred and accordingly coverage will be determined according to the terms, conditions and exclusions of this Policy. All other costs and expenses that are not covered under this Policy must be settled directly with the **Network Provider** and **We** shall have no liability in this regard.

b) If pre-authorisation as above is denied by **Us** or if treatment is taken in a **Hospital** which is Non-Network or if **You** do not wish to avail cashless facility, then:

(i) **We** must be given Notification of Claim in writing immediately and in any event within 48 hours of the commencement of the Illness or Injury. You must immediately consult a Medical Practitioner and follow the advice and treatment that he/she recommends. **You** must take reasonable steps or measures in good faith to minimise the quantum of any claim that may be made under this **Policy**.

(ii) **You** must have **Yourself** examined by **Our** medical advisors if **We** ask, the cost for which will be borne by **Us**.

(iii) **You** or someone claiming on **Your** behalf must promptly and in any event within 15 days of discharge from a **Hospital** give **Us** the necessary documents, including written details of the quantum of any claim along with all original supporting documentation, including but not limited to the following, and other information **We** ask for, to investigate the claim for **Our** obligation to make payment for it:

a. the claim form specified by Us duly completed and signed by the claimant or a family member;
b. first consultation letter;
c. first prescription from the Medical Practitioner;
d. original vouchers;
e. original Hospital bills giving a detailed break up of all expense heads mentioned in the bill;
f. Money receipt duly signed with a revenue stamp;
g. birth/death certificate (as applicable);
h. the original Hospital discharge card;
i. all original laboratory and diagnostic test Reports such as X-Ray, E.C.G, USG, MRI Scan, Haemogram etc;
j. If medicines have been purchased in cash and if this has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner and the supporting medicine bill from the chemist;
k. If diagnostic or radiology tests have been paid for in cash and it has not been reflected in the Hospital bill, please enclose a prescription from the Medical Practitioner advising the tests, the actual test reports and the bill from the diagnostic centre for the tests.

(iv) In the event of **Your**/**Insured Person**'s death, **You**/**Insured Person**'s nominee/legal heir claiming on his/her behalf must inform Us in writing immediately and send **Us** a copy of the post mortem report (if any) within 14 days.

(v) If **We** are not given notice/ documentation within the time frames set out above, then **We** may accept the claim notice/ documentation if it is demonstrated to **Us** that the delay was for reasons beyond the control of the claimant.

(vi) The periods for intimation as stipulated under section VII. II. 2. A. b (i), or submission of any documents as stipulated under section VII. II. 2. A. b (i), (iii) and (iv) will be waived in case of any hardships being faced by the insured or his representative which is supported by some documentation.

*Note: Waiver of conditions under section VII.II.2. A. b) (i), (iii) and (iv) may be considered where it is proved to **Our** satisfaction that under the circumstances in which the **Insured Person** was placed it was not possible from him/her or any other person to give notice or file a claim within the prescribed time limit. This would also be considered in case of every claim where the **Insured Person** may have intimated the **Primary Insurer** only, as he/she may not know initially that his/her claim will cross the **Deductible** limit.

(vii) In case the original documents are required by the **Primary Insurer**, We would return the original documents to the **Primary Insurer** after stamping the documents for the amount we have settled under the **Policy**. In case of settlement of claim by any other existing insurance **policy**, the proof of the settlement of claim along with the attested claim document has to be provided at the time

of claim to **Us**.

B. **Basis of claims payment**

a) **Claims related to Any One Illness**

Deductible shall apply on aggregate of all the admissible claims under the Policy including claims related to any one illness.

b) **Claims for Day Care Treatment**

The Day Care Treatments listed are subject to the exclusions, terms and conditions of the **Policy** and will not be treated as independent coverage under the **Policy**.

c) **Application of Deductible**

Our liability to make payment for claims shall be in excess of the **Deductible** stated in the **Schedule** which shall apply in the aggregate to all the admissible claims arising under the **Policy** in respect of all **Insured Persons** in a **Policy Year**. The **Deductible** stated in the Schedule shall be borne by **You** for all admissible **Medical Expenses** which are cumulatively incurred within the **Policy Year**, in respect of any **Insured Persons**, either individually or in the aggregate. It is clarified that for the purpose of calculation of the **Deductible**, any **Medical Expenses** incurred on Room Rent, ICU Charges, nursing expenses, surgeon's, anaesthetist's, **Medical Practitioner's**, consultant's and specialist's fees, anaesthesia, blood, oxygen, operation theatre charges, surgical appliances, medicines and drugs, diagnostic materials and X-ray, cost of pacemaker and similar expenses, **Pre-hospitalisation** Medical Expenses, **Post-hospitalization** Medical Expenses and Ambulance charges will be taken into account. Further, the non-payable items are not considered for the calculation of the Deductible.

d) **Reimbursement Claims**

For reimbursement claims, the payment will be made to **You**. In the event of **Your** death, **We** will pay the nominee (as named in the **Schedule**) and in case the nominee is deceased or untraceable, payment to Your legal heir who holds a succession certificate or indemnity bond to that effect, whichever is available and where discharge shall be treated as full and final discharge of Our liability under the **Policy**.

e) **Claim Settlement**

i. The Company shall settle or reject a claim, as the case may be, within 15 days from the date of receipt of last necessary document.
ii. In the case of delay in the payment of a claim, the Company shall be liable to pay interest to the policyholder from the date of receipt of last necessary document to the date of payment of claim at a rate 2% above the bank rate.
iii. However, where the circumstances of a claim warrant an investigation in the opinion of the Company, it shall initiate and complete such investigation at the earliest, in any case not later than 15 days from the date of receipt of last necessary document- In such cases, the Company shall settle or reject the claim within 45 days from the date of receipt of last necessary document.
iv. In case of delay beyond stipulated 45 days, the Company shall be liable to pay interest to the policyholder at a rate 2% above the bank rate from the date of receipt of last necessary document to the date of payment of claim.
(Explanation: "Bank rate" shall mean the rate fixed by the Reserve Bank of India (RBI) at the beginning of the financial year in which claim has fallen due)
v. Our Claims team will scrutinize the claims on the receipt of the last necessary documents specified in Section VII.II.2. A. b (iii) above
vi. In case of 'pending' claims, We will ask for submission of incomplete documents.
vii. 'Rejected' claims will be informed to the Insured Person in writing with reason for rejection.

C. **Policy Currency**

We shall make payment in Indian Rupees only.

D. **Dispute Resolution**

Any and all disputes or differences under or in relation to this Policy shall be subject to the exclusive jurisdiction of the Indian Courts and subject to Indian law.

3. Conditions for renewal of the contract

A. Renewal of Policy

The policy shall ordinarily be renewable except on grounds of fraud, misrepresentation by the insured person.

(i) The Company shall endeavor to give notice for renewal. However, the Company is not under obligation to give any notice for renewal.

(ii) Renewal shall not be denied on the ground that the insured person had made a claim or claims in the preceding policy years.

(iii) Request for renewal along with requisite premium shall be received by the Company before the end of the policy period.

(iv) At the end of the policy period, the policy shall terminate and can be renewed within the Grace Period of 30 days to maintain continuity of benefits without break in policy.

(v) Coverage is not available during the grace period.

(vi) No loading shall apply on renewals based on individual claims experience

(vii) Your Advantage Top-Up Policy shall be renewable lifelong

(viii) For Renewal Proposal received after completion of Grace Period of 30 days, all waiting periods would apply afresh.

(ix) The brochure/ prospectus mentions the premiums as per the age slabs/ Sum Insured and the same would be charged as per the completed age at every Renewal.

(x) The premiums as shown in the brochure/ prospectus are subject to revision as and when approved by the IRDAI. However such revised premiums would be applicable only from subsequent Renewals and with due notice whenever implemented.

(xi) If any Dependent Child has completed 25 years at the time of Renewal, then such person can be covered under a separate policy. The Cumulative Bonus will be passed on to the separate policy taken by such person.

(xii) No increase/ decrease in Sum Insured during the currency of the Policy. However increase/ decrease in Sum Insured and/or deductible or change in cover, can be requested at the time of Renewal of the Policy. You can submit a request for the changes by filling the Proposal before the expiry of the Policy

(xiii) In case of enhancement of sum insured the waiting period shall apply afresh to the extent of sum insured increase.

B. Cumulative Bonus

a) **We** will provide cumulative bonus for every claim free year. **We** shall increase in the **Sum Insured** by 10% towards Cumulative Bonus for every claim free year on the basic **Sum Insured** up to the maximum of 50% of the sum insured.

b) In case of a claim in the **Policy**, the Cumulative Bonus will get reduced by 10% for each claim year. Increase/ Reduction in cumulative bonus will depend on the claims in the previous year, but the base **Sum Insured** (excluding cumulative bonus amount if any) of the **Policy** issued by **Us** shall be preserved.

c) In case You have opted for the 'Family Floater' option as specified in the Schedule, the Cumulative Bonus so applied will only be available to those Insured Persons who were Insured Persons in the claim free Policy Year and continue to be Insured Persons in the subsequent Policy Year.

d) The Cumulative Bonus is provisional and is subject to revision if a claim is made in respect of the expiring Policy Year, which is notified after the acceptance of Renewal premium, such awarded Cumulative Bonus shall be withdrawn.

C. Waiver of Deductible

You/ **Insured Person** have an option to opt for waiver of the **Deductible** and opt for any indemnity health

insurance **policy** (without any Deductible) offered by **Us** for the same Sum Insured without re-valuation of health status or any Pre-Policy check-up provided that:

(i) **You**/ **Insured Person** has been insured with **Us** for the first time under this **Policy** before the age of 50 years and have Renewed with **Us** continuously and without any break in insurance for a minimum period of 5 years.

(ii) This option for waiver of **Deductible** can be exercised by **You**/ **Insured person** at Renewal when **Your**/ **Insured Person's** completed age is within the age group of 54-60 years however only after being continuously renewed under this **Policy** without any break for a period of 5 years or more.

(iii) **You**/ **Insured person** will be offered continuity of coverage in terms of waiver of waiting periods to the extent of benefits covered under this **Policy**. If requested by the Insured Person, Cumulative Bonus, if any, will be accrued and premium will be applicable for the enhanced sum insured (Sum Insured + Cumulative Bonus) and if the same is not available, to the next higher Sum Insured available if requested by the Insured Person.

(iv) Premium for the opted indemnity health insurance **policy** (without any Deductible) would be charged as per the Age of the **Insured Person** at Renewal and the Sum Insured.

(v) No benefits shall accrue to **You**/ **Insured Person** by virtue of continuity of coverage in the event of discontinuation of this **Policy** at any point of time or shifting to any other health insurance policy with **Us**.

VIII. Mandatory Disclosures

a) **Your** Advantage Top-Up **Policy** shall be renewable lifelong if renewed continuously without any break in insurance.

b) The brochure/ prospectus mentions the premium rates as per the age slabs/ Sum Insured.
   i. For individual plan, Insured would be charged as per the completed age at every renewal.
   ii. For Family floater plan, premium would applicable as per the completed age of the eldest member in the family at every renewal.

c) The premiums as shown in the prospectus/ brochure are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent **Renewal**s and with due notice whenever implemented.

d) **Renewals** will not be refused or cancellation will not be invoked by **Us** except on ground of fraud, moral hazard, misrepresentation or non-cooperation by the insured. If **You** prefer to cancel the **Policy** the cancellation will be on short period basis.

e) There will be no loading on premium for adverse claims experience.

f) Medical loading on premium will be applicable on basis of findings in pre-insurance medical examination.

g) Family discount of 10% is available in case two or more family members are covered in the same **Policy** on individual sum insured basis except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the Adult as per below table. The family discount will not be applicable in case less than two family members being covered at **Renewal**.

Family Discount (Individual policies)	
Age Bands	**Discount**
<=70	10.0%
71-75	7.5%
76 & above	5%

h) Long term discount will be applicable as mentioned below, in case of single premium payment for policy term of more than one year.

Number of years	**Discount**
1 year	Nil
2 years	5%
3 years	10%

i) Loyalty discount
   i. Loyalty discount of 2.5% is applicable if the client already has a separate health insurance policy (other than Advantage Top-Up/ Personal Accident/ Travel) from Generali Central Insurance Company Limited.
   ii. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with Us.

j) Direct sales discount – A discount of 15% in lieu of intermediary commissions if policy is taken directly from the insurer and /or Online.

k) No increase/ decrease in Sum Insured during the currency of the **Policy**. However increase/decrease in Sum Insured or change in cover, addition/ deletion of Insured Persons, etc will be allowed at the time of Renewal of the Policy. You can submit a request for the changes by filling the proposal form before the expiry of the Policy.

l) Detailed exclusions are given under Section IV of the Prospectus.

IX. Payment of Premium

a) As per table annexed

X. This prospectus shall form part of your proposal form, hence please sign as you have noted the contents of this prospectus

"I agree to undergo medical tests as advised by the Insurance Company. I agree to a medical underwriting loading as per underwriting guidelines of the Company."

Signature

Place

Name

Date

In case of any claims please contact:
Claims Department
Generali Central Health (GCH)
Generali Central Insurance Company Limited.
Qubix Business Park, Building No. Block IT – 1, Ground Floor, Plot No. 2, Blueridge Township, Near Rajiv Gandhi Infotech Park, Phase – 1, Village Hinjawadi, Taluka Mulshi, Pune, Maharashtra – 411057
Toll Free Number: 1800 103 8889
Toll Free Fax: 1800 103 9998
Email: GCIH@generalicentral.com

Annexure 1:
Example of Deductible:
Insured A has policy (Policy Period - 1st Jan 2018 to 31st Dec 2018)

	Scenario 1	**Scenario 2**	**Scenario 3**
Sum Insured	5,00,000	5,00,000	5,00,000
Deductible	1,00,000	2,00,000	3,00,000
***Claim 1**	75,000	1,00,000	1,00,000
***Claim 2**	1,25,000 (Claim is for the same illness within 45 days)	1,25,000	1,50,000
***Claim 3**	1,00,000 (Claim is for ailment falling in 2 years waiting period)	1,00,000	50,000
***Claim 4**	1,00,000	5,00,000	1,00,000
Payable Amount for Claim 1	Nil	Nil	Nil
Payable Amount for Claim 2	1,00,000	25,000	Nil
Payable Amount for Claim 3	Nil As there is a waiting period of 2 years	1,00,000	Nil
Payable Amount for Claim 4	1,00,000	3,75,000	1,00,000
Remaining Sum Insured	3,00,000	Nil	4,00,000

* Eligible claim amount

Annexure 2: Premium rates exclusive of Goods & Services Tax (age in completed years)

A. Premium for Supreme Plan
a. Individual Premium, exclusive of GST

Individual										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
0 – 17	704	1,121	1,441	1,707	2,145	2,963	845	1,359	1,753	2,472
18-25	809	1,288	1,655	1,961	2,464	3,404	971	1,562	2,014	2,840
26-30	813	1,293	1,662	1,969	2,474	3,418	975	1,568	2,022	2,851
31-35	927	1,476	1,897	2,247	2,824	3,901	1,113	1,789	2,308	3,254
36-40	1,150	1,830	2,351	2,785	3,501	4,836	1,380	2,218	2,861	4,034
41-45	1,365	2,173	2,792	3,308	4,158	5,744	1,638	2,635	3,398	4,792
46-50	1,753	2,790	3,584	4,246	5,337	7,373	2,103	3,382	4,361	6,151
51-55	2,125	3,383	4,346	5,149	6,472	8,940	2,550	4,101	5,289	7,458
56-60	2,581	4,108	5,278	6,252	7,859	10,856	3,097	4,980	6,422	9,057
61-65	3,563	5,671	7,287	8,632	10,850	14,988	4,276	6,875	8,867	12,504
66-70	4,558	7,256	9,323	11,044	13,882	19,176	5,470	8,796	11,344	15,997

71-75	5,520	8,786	11,290	13,374	16,811	23,221	6,625	10,652	13,737	19,372
76 & Above	6,262	9,966	12,806	15,170	19,069	26,341	7,514	12,083	15,583	21,975

Individual								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
0 – 17	824	1,099	1,662	2,299	2,759	3,585	4,267	4,854
18-25	947	1,263	1,909	2,641	3,169	4,118	4,901	5,576
26-30	951	1,268	1,917	2,651	3,182	4,135	4,921	5,599
31-35	1,085	1,447	2,188	3,026	3,631	4,719	5,617	6,390
36-40	1,345	1,794	2,712	3,751	4,502	5,850	6,963	7,922
41-45	1,598	2,130	3,221	4,455	5,346	6,948	8,269	9,408
46-50	2,051	2,734	4,135	5,719	6,863	8,919	10,615	12,077
51-55	2,487	3,316	5,014	6,935	8,322	10,815	12,872	14,644
56-60	3,021	4,027	6,089	8,422	10,106	13,134	15,631	17,783
61-65	4,170	5,559	8,406	11,627	13,952	18,132	21,580	24,552
66-70	5,335	7,112	10,754	14,875	17,850	23,198	27,609	31,411
71-75	6,461	8,613	13,023	18,013	21,616	28,093	33,434	38,038
76 & Above	7,329	9,769	14,773	20,433	24,520	31,866	37,925	43,147

Individual							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
0 – 17	685	1,045	1,454	1,751	2,292	2,741	3,128
18-25	787	1,200	1,670	2,012	2,633	3,148	3,593
26-30	791	1,205	1,677	2,020	2,644	3,161	3,608
31-35	902	1,376	1,914	2,306	3,018	3,608	4,118
36-40	1,119	1,705	2,373	2,858	3,741	4,473	5,104
41-45	1,328	2,025	2,818	3,394	4,443	5,312	6,062
46-50	1,705	2,600	3,617	4,357	5,703	6,819	7,782
51-55	2,068	3,152	4,386	5,284	6,916	8,268	9,436
56-60	2,511	3,828	5,326	6,416	8,398	10,041	11,459
61-65	3,467	5,285	7,353	8,858	11,595	13,862	15,820
66-70	4,435	6,762	9,408	11,333	14,834	17,735	20,240
71-75	5,371	8,188	11,392	13,724	17,964	21,476	24,510
76 & Above	6,092	9,288	12,923	15,567	20,377	24,361	27,803

Individual						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000

0 – 17	772	1,077	1,305	1,719	2,063	2,362
18-25	887	1,237	1,499	1,974	2,370	2,713
26-30	890	1,242	1,505	1,982	2,380	2,724
31-35	1,016	1,417	1,717	2,262	2,716	3,109
36-40	1,260	1,757	2,129	2,805	3,367	3,854
41-45	1,496	2,087	2,529	3,331	3,999	4,577
46-50	1,921	2,679	3,246	4,276	5,133	5,875
51-55	2,329	3,248	3,936	5,185	6,224	7,124
56-60	2,828	3,945	4,779	6,296	7,559	8,651
61-65	3,905	5,446	6,598	8,692	10,435	11,944
66-70	4,996	6,967	8,442	11,121	13,351	15,281
71-75	6,050	8,437	10,223	13,467	16,167	18,505
76 & Above	6,862	9,570	11,596	15,276	18,339	20,991

Individual										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
0 – 17	619	865	1,054	1,396	1,683	1,931	2,152	2,537	2,867	4,102
18-25	711	994	1,211	1,604	1,933	2,219	2,473	2,914	3,293	4,712
26-30	714	998	1,216	1,611	1,941	2,228	2,483	2,926	3,307	4,731
31-35	815	1,139	1,387	1,838	2,215	2,542	2,833	3,339	3,774	5,400
36-40	1,011	1,412	1,720	2,279	2,746	3,152	3,513	4,140	4,678	6,694
41-45	1,200	1,677	2,043	2,706	3,261	3,743	4,172	4,916	5,556	7,950
46-50	1,541	2,153	2,622	3,474	4,186	4,805	5,355	6,311	7,132	10,205
51-55	1,868	2,611	3,179	4,213	5,077	5,826	6,494	7,653	8,649	12,374
56-60	2,269	3,170	3,861	5,116	6,165	7,075	7,886	9,293	10,503	15,027
61-65	3,132	4,377	5,330	7,062	8,511	9,768	10,887	12,830	14,500	20,746
66-70	4,007	5,599	6,820	9,036	10,889	12,497	13,928	16,414	18,551	26,542
71-75	4,853	6,781	8,258	10,942	13,186	15,134	16,867	19,878	22,464	32,142
76 & Above	5,505	7,692	9,368	12,412	14,957	17,167	19,132	22,548	25,482	36,459

Individual								
Deductible	750,000							
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
0 – 17	765	967	1,294	1,570	1,811	2,026	2,400	2,722	3,927
18-25	879	1,111	1,486	1,804	2,080	2,327	2,757	3,127	4,511
26-30	882	1,115	1,492	1,811	2,089	2,337	2,768	3,140	4,529
31-35	1,007	1,273	1,703	2,067	2,384	2,667	3,160	3,583	5,169
36-40	1,248	1,578	2,112	2,562	2,955	3,306	3,917	4,442	6,408
41-45	1,483	1,874	2,508	3,043	3,510	3,926	4,652	5,276	7,611
46-50	1,903	2,405	3,219	3,906	4,505	5,040	5,971	6,772	9,769
51-55	2,308	2,917	3,904	4,737	5,463	6,112	7,241	8,212	11,846

56-60	2,803	3,542	4,740	5,752	6,634	7,422	8,793	9,973	14,386
61-65	3,869	4,890	6,544	7,941	9,159	10,246	12,139	13,768	19,860
66-70	4,950	6,256	8,373	10,160	11,718	13,109	15,531	17,615	25,409
71-75	5,995	7,576	10,139	12,303	14,190	15,875	18,807	21,331	30,770
76 & Above	6,800	8,593	11,501	13,956	16,096	18,007	21,334	24,196	34,903

Individual								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
0 – 17	834	1,130	1,383	1,605	1,805	2,153	2,454	3,581
18-25	958	1,298	1,589	1,844	2,073	2,474	2,819	4,114
26-30	962	1,303	1,595	1,852	2,082	2,484	2,831	4,130
31-35	1,098	1,487	1,820	2,113	2,376	2,835	3,231	4,714
36-40	1,361	1,844	2,257	2,620	2,945	3,514	4,005	5,844
41-45	1,616	2,190	2,680	3,111	3,498	4,174	4,757	6,941
46-50	2,075	2,811	3,440	3,994	4,490	5,357	6,106	8,909
51-55	2,516	3,409	4,172	4,843	5,444	6,496	7,404	10,804
56-60	3,055	4,139	5,066	5,881	6,612	7,889	8,991	13,119
61-65	4,217	5,715	6,994	8,119	9,128	10,891	12,413	18,112
66-70	5,396	7,311	8,949	10,388	11,678	13,934	15,881	23,173
71-75	6,534	8,854	10,837	12,579	14,142	16,874	19,231	28,062
76 & Above	7,412	10,043	12,292	14,269	16,041	19,141	21,815	31,831

Individual							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
0 - 17	1,012	1,253	1,467	1,661	2,002	2,298	3,411
18-25	1,163	1,439	1,685	1,908	2,299	2,639	3,919
26-30	1,167	1,445	1,692	1,915	2,309	2,650	3,935
31-35	1,332	1,649	1,931	2,186	2,635	3,024	4,491
36-40	1,652	2,045	2,394	2,710	3,266	3,749	5,567
41-45	1,962	2,428	2,843	3,218	3,879	4,453	6,612
46-50	2,518	3,117	3,650	4,131	4,980	5,716	8,487
51-55	3,053	3,780	4,426	5,010	6,038	6,931	10,291
56-60	3,708	4,590	5,374	6,084	7,333	8,417	12,497
61-65	5,119	6,337	7,420	8,399	10,124	11,620	17,254
66-70	6,549	8,107	9,493	10,745	12,952	14,867	22,074
71-75	7,931	9,818	11,496	13,013	15,684	18,003	26,731
76 & Above	8,996	11,136	13,040	14,760	17,791	20,422	30,322

Individual										
Deductible	2,000,000						3,000,000			
Sum Insured	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000	3,000,000	4,000,000	5,000,000	10,000,000
0 - 17	1,079	1,272	1,448	1,760	2,033	3,065	1,274	1,569	1,830	2,834
18-25	1,240	1,461	1,663	2,022	2,335	3,521	1,463	1,802	2,102	3,255
26-30	1,245	1,467	1,670	2,030	2,344	3,535	1,469	1,810	2,111	3,269
31-35	1,420	1,675	1,906	2,317	2,676	4,035	1,677	2,065	2,409	3,731
36-40	1,761	2,076	2,363	2,872	3,317	5,002	2,079	2,560	2,986	4,625
41-45	2,091	2,466	2,806	3,411	3,939	5,941	2,469	3,041	3,547	5,493
46-50	2,685	3,165	3,602	4,379	5,057	7,626	3,169	3,903	4,553	7,050
51-55	3,255	3,838	4,368	5,310	6,132	9,247	3,843	4,733	5,521	8,549
56-60	3,953	4,661	5,305	6,448	7,446	11,229	4,667	5,748	6,704	10,382
61-65	5,458	6,434	7,324	8,902	10,280	15,503	6,443	7,936	9,255	14,333
66-70	6,982	8,232	9,370	11,389	13,153	19,834	8,243	10,153	11,841	18,338
71-75	8,456	9,969	11,347	13,792	15,928	24,019	9,982	12,295	14,339	22,207
76 & Above	9,591	11,308	12,871	15,644	18,067	27,245	11,323	13,946	16,266	25,189

Individual			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
0 – 17	1,310	1,540	2,437
18-25	1,505	1,769	2,800
26-30	1,511	1,776	2,811
31-35	1,724	2,027	3,208
36-40	2,138	2,512	3,977
41-45	2,539	2,984	4,723
46-50	3,259	3,830	6,063
51-55	3,952	4,645	7,352
56-60	4,799	5,640	8,928
61-65	6,626	7,787	12,326
66-70	8,477	9,963	15,770
71-75	10,265	12,064	19,097
76 & Above	11,644	13,685	21,662

b. Family Floater, exclusive of GST

Two Adult										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,254	1,996	2,565	3,039	3,820	5,276	1,505	2,420	3,121	4,402
26-30	1,259	2,005	2,576	3,051	3,835	5,298	1,511	2,430	3,134	4,420
31-35	1,437	2,288	2,940	3,482	4,377	6,047	1,725	2,774	3,577	5,044

36-40	1,782	2,836	3,644	4,317	5,426	7,496	2,138	3,439	4,434	6,253
41-45	2,116	3,368	4,328	5,127	6,445	8,902	2,540	4,084	5,266	7,427
46-50	2,717	4,324	5,556	6,581	8,273	11,427	3,260	5,242	6,760	9,533
51-55	3,294	5,243	6,737	7,981	10,032	13,857	3,953	6,357	8,198	11,560
56-60	4,000	6,367	8,181	9,691	12,182	16,828	4,801	7,719	9,955	14,038
61-65	5,523	8,790	11,295	13,380	16,818	23,232	6,628	10,657	13,743	19,381
66-70	7,066	11,246	14,450	17,118	21,517	29,722	8,479	13,634	17,583	24,796
71-75	8,556	13,619	17,499	20,729	26,057	35,993	10,268	16,511	21,293	30,027
76 & Above	9,706	15,448	19,849	23,514	29,556	40,828	11,647	18,729	24,153	34,061

Two Adult								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,468	1,957	2,959	4,093	4,912	6,383	7,597	8,643
26-30	1,474	1,965	2,971	4,110	4,932	6,409	7,628	8,678
31-35	1,682	2,243	3,391	4,690	5,629	7,315	8,706	9,905
36-40	2,086	2,780	4,204	5,815	6,978	9,068	10,792	12,279
41-45	2,477	3,302	4,993	6,906	8,287	10,770	12,818	14,583
46-50	3,179	4,238	6,409	8,865	10,637	13,825	16,453	18,719
51-55	3,855	5,139	7,772	10,749	12,899	16,764	19,951	22,699
56-60	4,682	6,241	9,437	13,054	15,664	20,357	24,228	27,564
61-65	6,464	8,616	13,029	18,021	21,626	28,105	33,449	38,055
66-70	8,269	11,024	16,669	23,056	27,668	35,957	42,794	48,687
71-75	10,014	13,350	20,186	27,921	33,505	43,543	51,823	58,959
76 & Above	11,359	15,143	22,898	31,671	38,005	49,392	58,784	66,878

Two Adult							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,220	1,861	2,589	3,118	4,082	4,880	5,569
26-30	1,225	1,868	2,599	3,131	4,098	4,900	5,592
31-35	1,399	2,132	2,966	3,574	4,678	5,592	6,382
36-40	1,734	2,643	3,677	4,430	5,799	6,933	7,912
41-45	2,059	3,139	4,368	5,261	6,887	8,233	9,397
46-50	2,643	4,029	5,606	6,754	8,840	10,569	12,062
51-55	3,205	4,886	6,798	8,190	10,720	12,816	14,626
56-60	3,892	5,934	8,256	9,945	13,018	15,563	17,762
61-65	5,373	8,192	11,397	13,730	17,972	21,486	24,521
66-70	6,874	10,481	14,582	17,566	22,993	27,489	31,372
71-75	8,325	12,692	17,658	21,272	27,844	33,289	37,991
76 & Above	9,443	14,396	20,030	24,130	31,584	37,760	43,094

Two Adult	
Deductible	400,000

Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,375	1,917	2,323	3,060	3,674	4,205
26-30	1,380	1,925	2,332	3,072	3,689	4,222
31-35	1,575	2,197	2,662	3,507	4,210	4,818
36-40	1,953	2,723	3,300	4,347	5,219	5,973
41-45	2,319	3,235	3,919	5,163	6,198	7,094
46-50	2,977	4,152	5,031	6,627	7,956	9,106
51-55	3,610	5,035	6,100	8,036	9,648	11,043
56-60	4,384	6,114	7,408	9,759	11,716	13,410
61-65	6,052	8,441	10,228	13,473	16,175	18,513
66-70	7,743	10,799	13,085	17,237	20,694	23,686
71-75	9,377	13,077	15,846	20,874	25,059	28,683
76 & Above	10,636	14,834	17,974	23,678	28,425	32,535

Two Adult										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,103	1,541	1,876	2,486	2,996	3,439	3,832	4,517	5,104	7,303
26-30	1,107	1,547	1,884	2,496	3,008	3,453	3,848	4,535	5,125	7,333
31-35	1,264	1,766	2,150	2,849	3,434	3,941	4,392	5,176	5,849	8,369
36-40	1,567	2,189	2,666	3,532	4,256	4,885	5,445	6,416	7,251	10,375
41-45	1,860	2,600	3,166	4,195	5,055	5,802	6,466	7,621	8,612	12,322
46-50	2,388	3,337	4,064	5,385	6,489	7,447	8,300	9,782	11,055	15,817
51-55	2,896	4,046	4,928	6,529	7,869	9,031	10,065	11,862	13,405	19,180
56-60	3,517	4,914	5,985	7,929	9,555	10,967	12,223	14,404	16,279	23,292
61-65	4,855	6,784	8,262	10,947	13,192	15,141	16,874	19,886	22,475	32,156
66-70	6,212	8,679	10,570	14,005	16,878	19,371	21,589	25,442	28,754	41,140
71-75	7,522	10,510	12,801	16,960	20,439	23,457	26,143	30,810	34,820	49,820
76 & Above	8,532	11,922	14,520	19,238	23,184	26,608	29,655	34,949	39,497	56,511

Two Adult									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,362	1,721	2,304	2,796	3,224	3,607	4,273	4,847	6,992
26-30	1,368	1,728	2,313	2,807	3,238	3,622	4,291	4,867	7,020
31-35	1,561	1,973	2,640	3,204	3,695	4,134	4,897	5,554	8,012
36-40	1,935	2,445	3,273	3,971	4,581	5,124	6,071	6,886	9,932
41-45	2,298	2,904	3,887	4,717	5,440	6,086	7,210	8,178	11,796
46-50	2,950	3,728	4,990	6,054	6,983	7,812	9,255	10,497	15,142
51-55	3,577	4,521	6,051	7,342	8,468	9,473	11,223	12,729	18,362

56-60	4,344	5,490	7,348	8,916	10,283	11,504	13,629	15,457	22,298
61-65	5,997	7,579	10,144	12,309	14,197	15,882	18,816	21,340	30,784
66-70	7,673	9,697	12,978	15,747	18,163	20,319	24,073	27,302	39,384
71-75	9,292	11,742	15,716	19,070	21,995	24,606	29,152	33,063	47,693
76 & Above	10,540	13,320	17,827	21,631	24,949	27,911	33,067	37,504	54,100

Two Adult								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,485	2,012	2,462	2,858	3,213	3,834	4,370	6,376
26-30	1,491	2,020	2,472	2,870	3,226	3,850	4,388	6,402
31-35	1,701	2,305	2,822	3,275	3,682	4,394	5,008	7,307
36-40	2,109	2,858	3,498	4,061	4,565	5,447	6,208	9,058
41-45	2,505	3,394	4,154	4,822	5,422	6,469	7,373	10,758
46-50	3,216	4,357	5,333	6,190	6,959	8,304	9,464	13,809
51-55	3,899	5,283	6,467	7,506	8,439	10,069	11,476	16,746
56-60	4,735	6,416	7,853	9,116	10,248	12,228	13,936	20,335
61-65	6,537	8,858	10,841	12,585	14,148	16,882	19,240	28,074
66-70	8,363	11,332	13,870	16,101	18,101	21,598	24,615	35,918
71-75	10,128	13,723	16,797	19,498	21,920	26,155	29,809	43,496
76 & Above	11,488	15,567	19,053	22,117	24,864	29,668	33,813	49,338

Two Adult							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,802	2,231	2,612	2,957	3,564	4,091	6,074
26-30	1,809	2,240	2,623	2,969	3,578	4,107	6,099
31-35	2,065	2,556	2,993	3,388	4,084	4,688	6,960
36-40	2,560	3,169	3,711	4,200	5,063	5,811	8,629
41-45	3,040	3,764	4,407	4,989	6,013	6,902	10,248
46-50	3,903	4,831	5,657	6,404	7,718	8,860	13,155
51-55	4,733	5,859	6,860	7,765	9,360	10,743	15,952
56-60	5,747	7,114	8,330	9,430	11,366	13,046	19,371
61-65	7,934	9,822	11,501	13,018	15,692	18,011	26,743
66-70	10,151	12,566	14,714	16,655	20,075	23,043	34,215
71-75	12,293	15,217	17,818	20,169	24,311	27,905	41,433
76 & Above	13,944	17,261	20,212	22,879	27,576	31,653	46,999

Two Adult		
Deductible	2,000,000	3,000,000

Sum Insured	2000000	2500000	3000000	4000000	5000000	10,000,000	3000,000	4,000,000	5000,000	10,000,000
18-25	1,921	2,265	2,578	3,134	3,619	5,458	2,268	2,794	3,258	5,046
26-30	1,929	2,274	2,589	3,147	3,634	5,480	2,277	2,805	3,272	5,066
31-35	2,202	2,596	2,955	3,591	4,147	6,254	2,599	3,201	3,734	5,782
36-40	2,729	3,218	3,663	4,452	5,141	7,753	3,222	3,969	4,629	7,168
41-45	3,242	3,822	4,350	5,287	6,106	9,208	3,827	4,713	5,497	8,513
46-50	4,161	4,906	5,584	6,787	7,838	11,820	4,912	6,050	7,057	10,928
51-55	5,046	5,949	6,771	8,230	9,505	14,333	5,957	7,337	8,557	13,252
56-60	6,127	7,224	8,222	9,994	11,542	17,406	7,234	8,909	10,391	16,092
61-65	8,459	9,973	11,352	13,798	15,935	24,030	9,987	12,300	14,346	22,217
66-70	10,823	12,760	14,523	17,653	20,387	30,743	12,777	15,737	18,354	28,424
71-75	13,106	15,451	17,587	21,377	24,688	37,230	15,472	19,057	22,226	34,420
76 & Above	14,867	17,527	19,950	24,249	28,004	42,230	17,551	21,616	25,212	39,044

Two Adult			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	2,332	2,741	4,339
26-30	2,342	2,752	4,357
31-35	2,673	3,141	4,973
36-40	3,314	3,894	6,164
41-45	3,935	4,625	7,321
46-50	5,051	5,937	9,398
51-55	6,126	7,199	11,396
56-60	7,439	8,743	13,839
61-65	10,270	12,070	19,105
66-70	13,139	15,442	24,443
71-75	15,911	18,700	29,600
76 & Above	18,048	21,212	33,576

Two Adult + One Child										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,538	2,447	3,144	3,725	4,682	6,468	1,845	2,967	3,826	5,396
26-30	1,544	2,457	3,157	3,740	4,701	6,494	1,853	2,979	3,842	5,418
31-35	1,716	2,731	3,509	4,156	5,225	7,217	2,059	3,311	4,269	6,021
36-40	2,069	3,294	4,232	5,013	6,302	8,705	2,483	3,993	5,150	7,262
41-45	2,389	3,803	4,887	5,789	7,276	10,051	2,867	4,611	5,946	8,385

46-50	2,979	4,742	6,093	7,218	9,073	12,533	3,575	5,749	7,414	10,456
51-55	3,507	5,581	7,172	8,495	10,679	14,751	4,208	6,767	8,726	12,306
56-60	4,194	6,675	8,577	10,160	12,771	17,642	5,033	8,093	10,437	14,718
61-65	5,701	9,074	11,659	13,811	17,361	23,981	6,841	11,001	14,187	20,006
66-70	7,294	11,609	14,916	17,670	22,211	30,681	8,753	14,074	18,150	25,596
71-75	8,832	14,058	18,063	21,398	26,897	37,154	10,599	17,044	21,980	30,996
76 & Above	10,019	15,946	20,490	24,272	30,510	42,145	12,023	19,333	24,932	35,159

Two Adult + One Child								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,800	2,399	3,627	5,017	6,021	7,825	9,312	10,595
26-30	1,807	2,409	3,642	5,038	6,045	7,857	9,350	10,638
31-35	2,008	2,677	4,047	5,598	6,718	8,731	10,391	11,822
36-40	2,422	3,229	4,882	6,753	8,103	10,531	12,533	14,259
41-45	2,796	3,728	5,637	7,797	9,356	12,160	14,472	16,464
46-50	3,487	4,648	7,029	9,722	11,667	15,162	18,045	20,530
51-55	4,104	5,471	8,273	11,443	13,731	17,845	21,239	24,163
56-60	4,908	6,543	9,894	13,685	16,422	21,342	25,401	28,898
61-65	6,672	8,894	13,450	18,603	22,323	29,012	34,528	39,282
66-70	8,536	11,379	17,207	23,800	28,560	37,117	44,175	50,257
71-75	10,337	13,780	20,837	28,821	34,586	44,948	53,495	60,861
76 & Above	11,726	15,631	23,636	32,693	39,231	50,986	60,680	69,035

Two Adult + One Child							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,496	2,281	3,173	3,823	5,003	5,982	6,827
26-30	1,502	2,290	3,186	3,838	5,024	6,006	6,855
31-35	1,669	2,545	3,541	4,265	5,583	6,675	7,617
36-40	2,013	3,069	4,271	5,145	6,734	8,051	9,188
41-45	2,325	3,544	4,931	5,940	7,775	9,296	10,609
46-50	2,899	4,419	6,149	7,407	9,696	11,591	13,229
51-55	3,412	5,201	7,237	8,718	11,411	13,643	15,570
56-60	4,080	6,221	8,655	10,426	13,647	16,316	18,621
61-65	5,547	8,456	11,765	14,173	18,551	22,179	25,312
66-70	7,096	10,819	15,052	18,133	23,735	28,376	32,384
71-75	8,593	13,101	18,228	21,958	28,742	34,362	39,217
76 & Above	9,748	14,861	20,676	24,908	32,603	38,978	44,484

Two Adult + One Child						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000

18-25	1,685	2,350	2,847	3,751	4,503	5,154
26-30	1,692	2,360	2,859	3,766	4,521	5,175
31-35	1,880	2,622	3,177	4,185	5,025	5,751
36-40	2,268	3,163	3,832	5,048	6,061	6,937
41-45	2,619	3,652	4,425	5,829	6,998	8,010
46-50	3,265	4,554	5,518	7,269	8,726	9,988
51-55	3,843	5,360	6,494	8,555	10,270	11,755
56-60	4,596	6,410	7,767	10,231	12,283	14,059
61-65	6,248	8,713	10,558	13,908	16,696	19,110
66-70	7,993	11,147	13,507	17,793	21,361	24,450
71-75	9,679	13,499	16,357	21,547	25,868	29,608
76 & Above	10,979	15,313	18,554	24,441	29,342	33,585

Two Adult + One Child										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,352	1,889	2,300	3,048	3,673	4,215	4,698	5,536	6,257	8,952
26-30	1,357	1,896	2,310	3,060	3,688	4,232	4,717	5,559	6,283	8,989
31-35	1,508	2,107	2,567	3,401	4,098	4,703	5,242	6,178	6,982	9,989
36-40	1,819	2,542	3,096	4,102	4,943	5,673	6,323	7,451	8,421	12,049
41-45	2,101	2,935	3,575	4,736	5,707	6,550	7,301	8,604	9,724	13,912
46-50	2,619	3,660	4,457	5,906	7,117	8,168	9,103	10,729	12,125	17,348
51-55	3,083	4,307	5,246	6,951	8,376	9,614	10,714	12,627	14,270	20,418
56-60	3,687	5,151	6,274	8,313	10,018	11,497	12,814	15,101	17,067	24,419
61-65	5,012	7,003	8,529	11,300	13,618	15,629	17,419	20,528	23,200	33,193
66-70	6,412	8,959	10,911	14,457	17,422	19,995	22,285	26,263	29,681	42,467
71-75	7,765	10,849	13,213	17,507	21,098	24,214	26,987	31,804	35,943	51,427
76 & Above	8,808	12,306	14,988	19,859	23,932	27,466	30,612	36,076	40,771	58,334

Two Adult + One Child									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,670	2,110	2,824	3,427	3,952	4,422	5,238	5,941	8,570
26-30	1,677	2,119	2,836	3,441	3,969	4,440	5,260	5,965	8,605
31-35	1,863	2,354	3,151	3,824	4,410	4,934	5,845	6,629	9,563
36-40	2,247	2,840	3,801	4,612	5,319	5,951	7,050	7,996	11,534
41-45	2,595	3,279	4,389	5,325	6,142	6,871	8,141	9,233	13,318
46-50	3,236	4,089	5,473	6,640	7,659	8,568	10,151	11,513	16,607
51-55	3,808	4,812	6,441	7,815	9,014	10,084	11,947	13,550	19,546

56-60	4,554	5,755	7,703	9,347	10,781	12,060	14,288	16,205	23,377
61-65	6,191	7,824	10,471	12,706	14,655	16,394	19,423	22,029	31,777
66-70	7,920	10,009	13,397	16,255	18,749	20,974	24,849	28,183	40,655
71-75	9,592	12,121	16,223	19,685	22,705	25,399	30,092	34,129	49,232
76 & Above	10,880	13,749	18,402	22,329	25,754	28,811	34,134	38,713	55,845

Two Adult + One Child								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,820	2,466	3,018	3,504	3,939	4,700	5,356	7,816
26-30	1,827	2,476	3,031	3,518	3,955	4,719	5,378	7,848
31-35	2,031	2,752	3,368	3,909	4,395	5,244	5,977	8,721
36-40	2,449	3,319	4,062	4,715	5,301	6,325	7,209	10,519
41-45	2,828	3,832	4,690	5,445	6,121	7,304	8,324	12,146
46-50	3,527	4,779	5,849	6,789	7,633	9,107	10,380	15,146
51-55	4,151	5,624	6,884	7,991	8,983	10,719	12,216	17,826
56-60	4,964	6,726	8,233	9,557	10,744	12,820	14,610	21,319
61-65	6,748	9,143	11,191	12,991	14,605	17,426	19,861	28,980
66-70	8,633	11,698	14,318	16,620	18,685	22,295	25,409	37,077
71-75	10,455	14,166	17,338	20,127	22,627	26,999	30,770	44,899
76 & Above	11,859	16,069	19,667	22,830	25,666	30,625	34,903	50,930

Two Adult + One Child							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,209	2,734	3,202	3,624	4,369	5,014	7,445
26-30	2,218	2,746	3,215	3,639	4,386	5,035	7,476
31-35	2,465	3,051	3,573	4,044	4,875	5,595	8,308
36-40	2,973	3,680	4,309	4,878	5,880	6,749	10,021
41-45	3,433	4,249	4,976	5,632	6,789	7,793	11,570
46-50	4,280	5,299	6,205	7,023	8,465	9,717	14,428
51-55	5,038	6,236	7,302	8,266	9,963	11,436	16,981
56-60	6,025	7,459	8,734	9,886	11,916	13,677	20,308
61-65	8,190	10,139	11,872	13,438	16,198	18,592	27,606
66-70	10,479	12,971	15,189	17,193	20,723	23,787	35,319
71-75	12,689	15,708	18,393	20,820	25,095	28,805	42,770
76 & Above	14,394	17,818	20,864	23,617	28,466	32,674	48,515

Two Adult + One Child		
Deductible	2,000,000	3,000,000

Sum Insured	2000000	2500000	3000000	4000000	5000000	10000000	3000000	4000,000	5000000	10,000,000
18-25	2,355	2,777	3,160	3,841	4,436	6,690	2,780	3,424	3,994	6,185
26-30	2,365	2,788	3,173	3,857	4,454	6,717	2,792	3,438	4,010	6,210
31-35	2,628	3,098	3,526	4,286	4,950	7,465	3,102	3,821	4,456	6,901
36-40	3,170	3,737	4,253	5,170	5,971	9,004	3,742	4,609	5,375	8,324
41-45	3,660	4,315	4,911	5,970	6,894	10,396	4,321	5,322	6,207	9,612
46-50	4,564	5,380	6,124	7,444	8,597	12,964	5,388	6,636	7,739	11,986
51-55	5,371	6,332	7,208	8,761	10,118	15,258	6,341	7,810	9,109	14,106
56-60	6,424	7,573	8,620	10,478	12,100	18,248	7,584	9,340	10,894	16,871
61-65	8,732	10,295	11,718	14,243	16,449	24,805	10,309	12,697	14,809	22,933
66-70	11,172	13,171	14,992	18,222	21,044	31,735	13,189	16,244	18,946	29,341
71-75	13,529	15,950	18,155	22,067	25,484	38,431	15,972	19,671	22,943	35,531
76 & Above	15,346	18,092	20,593	25,031	28,907	43,593	18,117	22,314	26,025	40,303

Two Adult + One Child			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	2,859	3,360	5,319
26-30	2,871	3,374	5,341
31-35	3,190	3,749	5,935
36-40	3,848	4,522	7,159
41-45	4,443	5,222	8,266
46-50	5,540	6,512	10,307
51-55	6,521	7,664	12,131
56-60	7,799	9,166	14,508
61-65	10,601	12,459	19,722
66-70	13,563	15,940	25,232
71-75	16,424	19,303	30,555
76 & Above	18,630	21,896	34,659

Two Adult + Two Children										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,821	2,898	3,724	4,411	5,545	7,659	2,185	3,513	4,531	6,390
26-30	1,828	2,910	3,739	4,429	5,567	7,691	2,194	3,528	4,550	6,416
31-35	1,994	3,173	4,078	4,830	6,072	8,387	2,393	3,847	4,962	6,997
36-40	2,357	3,751	4,820	5,710	7,177	9,914	2,828	4,548	5,865	8,271
41-45	2,662	4,238	5,445	6,450	8,108	11,200	3,195	5,138	6,626	9,343

46-50	3,242	5,161	6,631	7,855	9,874	13,639	3,891	6,257	8,069	11,378
51-55	3,719	5,920	7,606	9,010	11,326	15,645	4,463	7,177	9,255	13,052
56-60	4,387	6,983	8,973	10,629	13,361	18,456	5,265	8,466	10,918	15,397
61-65	5,879	9,357	12,023	14,243	17,903	24,731	7,055	11,345	14,630	20,632
66-70	7,522	11,972	15,383	18,222	22,905	31,640	9,026	14,514	18,718	26,396
71-75	9,108	14,497	18,628	22,067	27,738	38,315	10,931	17,576	22,667	31,965
76 & Above	10,332	16,445	21,130	25,031	31,463	43,462	12,399	19,937	25,711	36,258

Two Adult + Two Children								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,131	2,841	4,296	5,941	7,130	9,266	11,028	12,546
26-30	2,140	2,852	4,313	5,966	7,159	9,304	11,073	12,597
31-35	2,334	3,111	4,704	6,506	7,807	10,147	12,076	13,739
36-40	2,758	3,677	5,560	7,690	9,228	11,993	14,274	16,239
41-45	3,116	4,154	6,281	8,688	10,426	13,549	16,125	18,346
46-50	3,795	5,059	7,649	10,580	12,696	16,500	19,638	22,342
51-55	4,353	5,803	8,774	12,136	14,564	18,927	22,526	25,627
56-60	5,135	6,845	10,351	14,317	17,180	22,328	26,573	30,232
61-65	6,881	9,172	13,870	19,184	23,021	29,918	35,607	40,510
66-70	8,803	11,735	17,745	24,544	29,453	38,277	45,555	51,828
71-75	10,660	14,211	21,489	29,722	35,667	46,353	55,166	62,762
76 & Above	12,092	16,120	24,375	33,714	40,457	52,579	62,576	71,193

Two Adult + Two Children							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,772	2,701	3,758	4,527	5,925	7,084	8,084
26-30	1,779	2,712	3,773	4,545	5,949	7,113	8,117
31-35	1,940	2,957	4,115	4,957	6,488	7,757	8,853
36-40	2,293	3,496	4,864	5,859	7,669	9,169	10,464
41-45	2,590	3,949	5,495	6,619	8,664	10,358	11,822
46-50	3,155	4,809	6,691	8,061	10,551	12,614	14,396
51-55	3,619	5,517	7,675	9,246	12,103	14,469	16,514
56-60	4,269	6,508	9,054	10,908	14,277	17,069	19,481
61-65	5,720	8,720	12,133	14,616	19,131	22,872	26,103
66-70	7,318	11,157	15,522	18,700	24,476	29,262	33,396
71-75	8,862	13,511	18,797	22,645	29,640	35,436	40,442
76 & Above	10,052	15,325	21,322	25,686	33,621	40,196	45,874

Two Adult + Two Children	
Deductible	400,000

Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,995	2,783	3,372	4,442	5,333	6,104
26-30	2,004	2,794	3,386	4,460	5,354	6,129
31-35	2,185	3,047	3,692	4,864	5,839	6,684
36-40	2,583	3,602	4,365	5,749	6,902	7,900
41-45	2,918	4,069	4,931	6,495	7,798	8,925
46-50	3,553	4,956	6,005	7,910	9,496	10,869
51-55	4,076	5,684	6,888	9,073	10,893	12,467
56-60	4,808	6,706	8,125	10,703	12,850	14,707
61-65	6,443	8,985	10,888	14,342	17,218	19,708
66-70	8,243	11,496	13,929	18,349	22,029	25,214
71-75	9,982	13,921	16,868	22,221	26,676	30,533
76 & Above	11,323	15,791	19,134	25,205	30,259	34,635

Two Adult + Two Children										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,601	2,237	2,724	3,609	4,349	4,992	5,563	6,556	7,410	10,602
26-30	1,607	2,246	2,735	3,624	4,367	5,012	5,586	6,583	7,440	10,645
31-35	1,753	2,449	2,983	3,952	4,763	5,466	6,092	7,179	8,114	11,609
36-40	2,072	2,895	3,526	4,671	5,630	6,461	7,201	8,486	9,591	13,722
41-45	2,341	3,270	3,983	5,277	6,360	7,299	8,135	9,587	10,835	15,502
46-50	2,850	3,983	4,851	6,427	7,745	8,889	9,907	11,675	13,195	18,879
51-55	3,270	4,568	5,564	7,372	8,884	10,196	11,364	13,392	15,135	21,655
56-60	3,857	5,389	6,564	8,696	10,480	12,028	13,405	15,798	17,854	25,546
61-65	5,168	7,221	8,795	11,653	14,043	16,117	17,963	21,169	23,925	34,231
66-70	6,612	9,239	11,252	14,909	17,967	20,620	22,981	27,084	30,609	43,794
71-75	8,007	11,188	13,626	18,054	21,757	24,971	27,830	32,798	37,066	53,034
76 & Above	9,083	12,691	15,457	20,479	24,680	28,325	31,568	37,203	42,045	60,157

Two Adult + Two Children									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,977	2,499	3,344	4,058	4,681	5,236	6,203	7,036	10,149
26-30	1,985	2,509	3,358	4,075	4,700	5,257	6,229	7,064	10,190
31-35	2,165	2,736	3,662	4,444	5,125	5,734	6,793	7,704	11,114
36-40	2,559	3,234	4,329	5,253	6,058	6,777	8,029	9,107	13,136
41-45	2,891	3,654	4,890	5,934	6,844	7,656	9,071	10,288	14,841
46-50	3,521	4,450	5,955	7,226	8,335	9,324	11,047	12,529	18,073

51-55	4,039	5,104	6,831	8,289	9,561	10,695	12,671	14,371	20,731
56-60	4,764	6,021	8,059	9,778	11,278	12,617	14,948	16,953	24,455
61-65	6,384	8,068	10,798	13,103	15,113	16,906	20,030	22,717	32,770
66-70	8,168	10,322	13,815	16,763	19,335	21,630	25,626	29,064	41,925
71-75	9,891	12,500	16,730	20,300	23,414	26,193	31,032	35,196	50,770
76 & Above	11,220	14,179	18,977	23,027	26,559	29,711	35,201	39,923	57,590

Two Adult + Two Children								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,155	2,920	3,574	4,149	4,664	5,566	6,343	9,256
26-30	2,164	2,932	3,589	4,166	4,684	5,588	6,369	9,294
31-35	2,360	3,198	3,914	4,543	5,108	6,095	6,946	10,135
36-40	2,790	3,780	4,626	5,370	6,038	7,204	8,210	11,980
41-45	3,151	4,270	5,227	6,067	6,821	8,138	9,275	13,534
46-50	3,838	5,200	6,365	7,388	8,306	9,911	11,296	16,482
51-55	4,402	5,965	7,301	8,475	9,528	11,369	12,957	18,906
56-60	5,193	7,037	8,613	9,998	11,240	13,411	15,285	22,303
61-65	6,959	9,429	11,541	13,397	15,061	17,971	20,481	29,886
66-70	8,903	12,064	14,765	17,140	19,269	22,992	26,203	38,235
71-75	10,781	14,609	17,880	20,756	23,334	27,842	31,732	46,302
76 & Above	12,229	16,571	20,282	23,543	26,468	31,582	35,994	52,521

Two Adult + Two Children							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,616	3,238	3,792	4,292	5,173	5,938	8,817
26-30	2,627	3,251	3,807	4,310	5,194	5,962	8,853
31-35	2,864	3,546	4,152	4,700	5,665	6,502	9,655
36-40	3,386	4,191	4,908	5,555	6,696	7,686	11,412
41-45	3,825	4,735	5,544	6,276	7,565	8,683	12,893
46-50	4,658	5,766	6,752	7,643	9,212	10,574	15,701
51-55	5,343	6,614	7,745	8,767	10,567	12,129	18,010
56-60	6,303	7,803	9,137	10,342	12,466	14,309	21,246
61-65	8,446	10,456	12,243	13,858	16,704	19,173	28,469
66-70	10,806	13,377	15,663	17,730	21,371	24,530	36,422
71-75	13,086	16,199	18,968	21,471	25,879	29,705	44,107
76 & Above	14,843	18,375	21,516	24,355	29,356	33,696	50,031

Two Adult + Two Children		
Deductible	2,000,000	3,000,000

Sum Insured	2000000	2500,000	3000,000	4000,000	5000,000	10,000,000	3000,000	4,000,000	5,000,000	10,000,000
18-25	2,789	3,288	3,743	4,549	5,253	7,922	3,293	4,055	4,730	7,325
26-30	2,800	3,301	3,758	4,568	5,275	7,955	3,306	4,072	4,749	7,354
31-35	3,054	3,601	4,098	4,981	5,753	8,675	3,605	4,441	5,179	8,021
36-40	3,610	4,256	4,844	5,888	6,800	10,254	4,262	5,249	6,122	9,481
41-45	4,078	4,808	5,473	6,652	7,682	11,585	4,815	5,930	6,916	10,710
46-50	4,966	5,855	6,664	8,101	9,355	14,108	5,863	7,221	8,422	13,043
51-55	5,697	6,716	7,645	9,292	10,731	16,183	6,725	8,283	9,661	14,961
56-60	6,720	7,923	9,018	10,962	12,659	19,090	7,934	9,772	11,397	17,650
61-65	9,005	10,617	12,084	14,688	16,963	25,580	10,631	13,094	15,271	23,650
66-70	11,521	13,583	15,460	18,792	21,702	32,727	13,601	16,752	19,538	30,257
71-75	13,952	16,448	18,722	22,757	26,280	39,632	16,471	20,286	23,660	36,641
76 & Above	15,826	18,658	21,237	25,813	29,810	44,955	18,683	23,011	26,838	41,563

Two Adult + Two Children			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	3,386	3,979	6,299
26-30	3,400	3,996	6,325
31-35	3,708	4,357	6,897
36-40	4,382	5,151	8,153
41-45	4,951	5,819	9,211
46-50	6,029	7,086	11,217
51-55	6,916	8,128	12,866
56-60	8,158	9,589	15,178
61-65	10,932	12,848	20,338
66-70	13,986	16,438	26,020
71-75	16,937	19,906	31,510
76 & Above	19,212	22,580	35,742

Two Adult + Three Children										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	2,104	3,349	4,303	5,097	6,407	8,851	2,525	4,060	5,236	7,384
26-30	2,113	3,363	4,321	5,118	6,433	8,887	2,535	4,077	5,257	7,414
31-35	2,272	3,616	4,647	5,504	6,919	9,557	2,727	4,384	5,654	7,973

36-40	2,644	4,209	5,408	6,406	8,052	11,123	3,173	5,102	6,580	9,279
41-45	2,936	4,672	6,004	7,112	8,939	12,349	3,523	5,665	7,305	10,302
46-50	3,505	5,579	7,169	8,492	10,674	14,745	4,206	6,764	8,723	12,301
51-55	3,932	6,258	8,041	9,525	11,973	16,539	4,718	7,587	9,784	13,798
56-60	4,581	7,291	9,369	11,098	13,950	19,270	5,497	8,840	11,400	16,076
61-65	6,057	9,641	12,388	14,674	18,446	25,480	7,269	11,688	15,073	21,257
66-70	7,749	12,334	15,849	18,774	23,599	32,599	9,300	14,954	19,285	27,196
71-75	9,384	14,937	19,192	22,735	28,578	39,476	11,262	18,109	23,353	32,933
76 & Above	10,645	16,943	21,770	25,789	32,417	44,779	12,774	20,541	26,490	37,357

Two Adult + Three Children								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,462	3,283	4,964	6,866	8,239	10,707	12,743	14,498
26-30	2,473	3,296	4,984	6,894	8,273	10,751	12,795	14,557
31-35	2,659	3,545	5,360	7,414	8,897	11,562	13,761	15,656
36-40	3,095	4,125	6,238	8,628	10,354	13,456	16,015	18,220
41-45	3,436	4,580	6,925	9,579	11,495	14,939	17,779	20,228
46-50	4,102	5,469	8,270	11,438	13,726	17,838	21,230	24,153
51-55	4,602	6,134	9,276	12,830	15,396	20,008	23,813	27,092
56-60	5,361	7,147	10,807	14,948	17,938	23,313	27,745	31,566
61-65	7,089	9,450	14,290	19,765	23,719	30,825	36,686	41,738
66-70	9,070	12,091	18,283	25,288	30,345	39,437	46,936	53,398
71-75	10,983	14,641	22,140	30,623	36,747	47,757	56,838	64,664
76 & Above	12,459	16,608	25,114	34,736	41,683	54,172	64,472	73,350

Two Adult + Three Children							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,047	3,121	4,342	5,231	6,847	8,186	9,342
26-30	2,055	3,134	4,360	5,252	6,875	8,219	9,380
31-35	2,211	3,370	4,689	5,649	7,394	8,839	10,088
36-40	2,573	3,922	5,457	6,574	8,604	10,287	11,740
41-45	2,856	4,354	6,058	7,298	9,553	11,421	13,034
46-50	3,410	5,199	7,234	8,714	11,407	13,637	15,564
51-55	3,825	5,832	8,114	9,775	12,794	15,296	17,457
56-60	4,457	6,795	9,454	11,389	14,907	17,822	20,340
61-65	5,893	8,985	12,500	15,059	19,711	23,565	26,894
66-70	7,540	11,495	15,993	19,266	25,218	30,149	34,408
71-75	9,130	13,920	19,367	23,331	30,538	36,510	41,668
76 & Above	10,357	15,790	21,968	26,465	34,640	41,414	47,265

Two Adult + Three Children

Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,306	3,216	3,896	5,133	6,162	7,053
26-30	2,315	3,229	3,912	5,154	6,187	7,082
31-35	2,490	3,473	4,208	5,543	6,654	7,616
36-40	2,898	4,041	4,897	6,451	7,744	8,864
41-45	3,217	4,487	5,436	7,161	8,597	9,840
46-50	3,841	5,357	6,491	8,551	10,266	11,750
51-55	4,309	6,009	7,281	9,592	11,515	13,180
56-60	5,020	7,002	8,484	11,176	13,416	15,356
61-65	6,638	9,258	11,217	14,777	17,740	20,305
66-70	8,493	11,844	14,351	18,905	22,696	25,978
71-75	10,284	14,343	17,379	22,894	27,484	31,459
76 & Above	11,666	16,270	19,714	25,969	31,176	35,684

Two Adult + Three Children										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,850	2,584	3,148	4,170	5,026	5,768	6,429	7,576	8,562	12,251
26-30	1,857	2,595	3,161	4,187	5,046	5,792	6,455	7,607	8,597	12,301
31-35	1,997	2,791	3,399	4,503	5,427	6,229	6,942	8,181	9,246	13,229
36-40	2,325	3,248	3,956	5,241	6,316	7,249	8,079	9,521	10,760	15,396
41-45	2,581	3,606	4,392	5,819	7,012	8,048	8,969	10,570	11,946	17,092
46-50	3,082	4,306	5,244	6,948	8,373	9,610	10,710	12,622	14,264	20,409
51-55	3,456	4,829	5,882	7,793	9,392	10,779	12,013	14,158	16,000	22,892
56-60	4,027	5,627	6,853	9,080	10,943	12,559	13,997	16,495	18,642	26,673
61-65	5,325	7,440	9,062	12,006	14,469	16,606	18,507	21,811	24,649	35,268
66-70	6,813	9,519	11,593	15,361	18,511	21,245	23,678	27,905	31,536	45,121
71-75	8,250	11,527	14,039	18,601	22,416	25,727	28,673	33,792	38,190	54,641
76 & Above	9,358	13,076	15,925	21,100	25,427	29,183	32,525	38,331	43,319	61,980

Two Adult + Three Children									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,285	2,887	3,865	4,689	5,409	6,051	7,168	8,130	11,728
26-30	2,294	2,899	3,880	4,708	5,431	6,075	7,198	8,163	11,776
31-35	2,467	3,118	4,173	5,064	5,840	6,534	7,741	8,779	12,664
36-40	2,871	3,629	4,857	5,893	6,797	7,604	9,009	10,217	14,739
41-45	3,188	4,029	5,392	6,542	7,546	8,442	10,001	11,343	16,363

46-50	3,806	4,810	6,438	7,812	9,011	10,080	11,942	13,545	19,538
51-55	4,270	5,396	7,222	8,763	10,107	11,306	13,395	15,193	21,915
56-60	4,975	6,287	8,414	10,210	11,776	13,173	15,607	17,701	25,534
61-65	6,578	8,313	11,126	13,500	15,571	17,419	20,637	23,406	33,763
66-70	8,416	10,635	14,234	17,271	19,921	22,285	26,402	29,945	43,196
71-75	10,191	12,879	17,237	20,915	24,124	26,987	31,973	36,262	52,309
76 & Above	11,560	14,609	19,552	23,725	27,364	30,612	36,267	41,133	59,335

Two Adult + Three Children								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,490	3,375	4,130	4,794	5,390	6,431	7,330	10,696
26-30	2,501	3,388	4,147	4,814	5,412	6,458	7,360	10,739
31-35	2,689	3,644	4,460	5,177	5,820	6,945	7,915	11,550
36-40	3,130	4,241	5,191	6,025	6,774	8,083	9,212	13,441
41-45	3,475	4,708	5,763	6,689	7,520	8,973	10,227	14,923
46-50	4,149	5,622	6,881	7,987	8,980	10,715	12,211	17,819
51-55	4,654	6,306	7,718	8,959	10,072	12,018	13,697	19,987
56-60	5,422	7,347	8,993	10,439	11,736	14,003	15,959	23,287
61-65	7,170	9,715	11,891	13,803	15,517	18,515	21,102	30,791
66-70	9,173	12,429	15,213	17,659	19,853	23,688	26,997	39,394
71-75	11,108	15,051	18,422	21,385	24,041	28,686	32,693	47,705
76 & Above	12,600	17,073	20,896	24,257	27,270	32,539	37,085	54,113

Two Adult + Three Children							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	3,023	3,742	4,382	4,960	5,978	6,862	10,188
26-30	3,035	3,757	4,399	4,980	6,002	6,890	10,230
31-35	3,264	4,041	4,731	5,356	6,455	7,410	11,002
36-40	3,799	4,703	5,506	6,233	7,513	8,623	12,804
41-45	4,217	5,221	6,113	6,920	8,341	9,574	14,215
46-50	5,036	6,234	7,299	8,263	9,959	11,432	16,974
51-55	5,649	6,992	8,188	9,268	11,171	12,823	19,039
56-60	6,581	8,147	9,540	10,798	13,016	14,940	22,183
61-65	8,702	10,772	12,614	14,278	17,210	19,754	29,331
66-70	11,133	13,782	16,138	18,267	22,018	25,273	37,526
71-75	13,482	16,690	19,543	22,121	26,664	30,606	45,443
76 & Above	15,293	18,932	22,168	25,093	30,245	34,717	51,547

Two Adult + Three Children										
Deductible	2,000,000						3,000,000			
Sum Insured	2000000	2500000	3000000	4000000	5000000	10000000	3,000,000	4000,000	5000,000	10,000,000
18-25	3,223	3,800	4,325	5,257	6,071	9,155	3,805	4,686	5,465	8,464
26-30	3,236	3,815	4,342	5,278	6,095	9,192	3,820	4,705	5,488	8,499
31-35	3,480	4,103	4,670	5,676	6,555	9,886	4,108	5,060	5,902	9,140
36-40	4,050	4,775	5,435	6,606	7,629	11,505	4,781	5,889	6,868	10,637
41-45	4,496	5,301	6,034	7,334	8,470	12,773	5,308	6,538	7,625	11,809
46-50	5,369	6,330	7,205	8,758	10,114	15,252	6,338	7,807	9,105	14,101
51-55	6,022	7,100	8,081	9,823	11,344	17,107	7,110	8,757	10,213	15,816
56-60	7,017	8,273	9,416	11,445	13,217	19,932	8,284	10,203	11,900	18,428
61-65	9,278	10,938	12,450	15,133	17,477	26,355	10,953	13,490	15,734	24,367
66-70	11,870	13,994	15,929	19,361	22,359	33,719	14,013	17,260	20,130	31,174
71-75	14,375	16,947	19,289	23,446	27,077	40,833	16,970	20,901	24,377	37,751
76 & Above	16,305	19,223	21,880	26,596	30,714	46,317	19,249	23,708	27,651	42,822

Two Adult + Three Children			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	3,912	4,598	7,279
26-30	3,928	4,617	7,308
31-35	4,225	4,965	7,860
36-40	4,917	5,779	9,147
41-45	5,459	6,416	10,155
46-50	6,518	7,661	12,126
51-55	7,311	8,593	13,602
56-60	8,518	10,012	15,848
61-65	11,263	13,238	20,954
66-70	14,410	16,936	26,809
71-75	17,451	20,509	32,465
76 & Above	19,794	23,264	36,825

One Adult + One Child		
Deductible	50,000	100,000

Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,092	1,739	2,234	2,647	3,327	4,596	1,311	2,108	2,719	3,834
26-30	1,097	1,746	2,243	2,657	3,340	4,614	1,316	2,117	2,730	3,850
31-35	1,206	1,919	2,466	2,921	3,671	5,071	1,447	2,326	3,000	4,231
36-40	1,437	2,287	2,939	3,481	4,376	6,045	1,725	2,773	3,576	5,043
41-45	1,638	2,608	3,351	3,969	4,989	6,892	1,966	3,162	4,077	5,750
46-50	2,016	3,208	4,122	4,883	6,138	8,478	2,419	3,889	5,016	7,073
51-55	2,338	3,721	4,781	5,664	7,119	9,834	2,805	4,511	5,818	8,204
56-60	2,774	4,416	5,674	6,721	8,449	11,671	3,329	5,354	6,904	9,736
61-65	3,741	5,955	7,651	9,064	11,393	15,738	4,490	7,219	9,310	13,129
66-70	4,786	7,618	9,789	11,596	14,576	20,135	5,744	9,236	11,911	16,797
71-75	5,796	9,226	11,854	14,042	17,651	24,382	6,956	11,185	14,424	20,341
76 & Above	6,575	10,465	13,446	15,929	20,022	27,658	7,890	12,687	16,362	23,073

One Adult + One Child								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,279	1,704	2,577	3,565	4,278	5,560	6,617	7,528
26-30	1,284	1,711	2,588	3,579	4,295	5,582	6,644	7,558
31-35	1,411	1,881	2,844	3,934	4,721	6,135	7,302	8,307
36-40	1,682	2,242	3,390	4,689	5,627	7,313	8,704	9,902
41-45	1,918	2,556	3,865	5,346	6,416	8,338	9,923	11,290
46-50	2,359	3,145	4,755	6,577	7,892	10,257	12,207	13,888
51-55	2,736	3,647	5,515	7,629	9,154	11,897	14,159	16,109
56-60	3,247	4,329	6,545	9,053	10,864	14,119	16,803	19,117
61-65	4,379	5,837	8,826	12,208	14,650	19,039	22,659	25,779
66-70	5,602	7,468	11,292	15,619	18,743	24,358	28,990	32,981
71-75	6,784	9,043	13,675	18,914	22,697	29,497	35,106	39,940
76 & Above	7,695	10,258	15,511	21,455	25,746	33,459	39,821	45,304

One Adult + One Child							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,063	1,620	2,255	2,716	3,555	4,250	4,851
26-30	1,067	1,627	2,264	2,727	3,570	4,268	4,870
31-35	1,173	1,788	2,488	2,997	3,923	4,690	5,353
36-40	1,398	2,132	2,966	3,573	4,676	5,591	6,381
41-45	1,594	2,430	3,381	4,073	5,332	6,374	7,275
46-50	1,961	2,990	4,159	5,011	6,559	7,841	8,949
51-55	2,275	3,468	4,825	5,812	7,607	9,095	10,380
56-60	2,699	4,115	5,726	6,897	9,028	10,794	12,319
61-65	3,640	5,549	7,721	9,301	12,174	14,555	16,611
66-70	4,657	7,100	9,878	11,900	15,576	18,622	21,252

71-75	5,639	8,598	11,962	14,410	18,862	22,550	25,736
76 & Above	6,397	9,752	13,569	16,346	21,395	25,579	29,193

One Adult + One Child						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,197	1,670	2,023	2,665	3,200	3,662
26-30	1,202	1,677	2,031	2,676	3,213	3,677
31-35	1,321	1,843	2,233	2,941	3,531	4,041
36-40	1,575	2,196	2,661	3,506	4,209	4,817
41-45	1,796	2,504	3,034	3,997	4,799	5,492
46-50	2,209	3,080	3,733	4,917	5,903	6,756
51-55	2,562	3,573	4,329	5,703	6,847	7,837
56-60	3,040	4,240	5,138	6,768	8,125	9,300
61-65	4,100	5,718	6,928	9,127	10,957	12,541
66-70	5,245	7,316	8,864	11,677	14,018	16,045
71-75	6,352	8,859	10,734	14,140	16,976	19,430
76 & Above	7,205	10,049	12,176	16,040	19,256	22,040

One Adult + One Child										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	960	1,342	1,634	2,165	2,610	2,995	3,338	3,934	4,446	6,361
26-30	964	1,347	1,641	2,174	2,620	3,007	3,352	3,950	4,464	6,387
31-35	1,060	1,481	1,804	2,390	2,880	3,305	3,684	4,341	4,906	7,019
36-40	1,263	1,765	2,150	2,848	3,433	3,940	4,391	5,175	5,848	8,367
41-45	1,440	2,013	2,451	3,248	3,914	4,492	5,006	5,900	6,668	9,540
46-50	1,772	2,476	3,015	3,995	4,814	5,526	6,158	7,258	8,202	11,735
51-55	2,055	2,872	3,497	4,634	5,584	6,409	7,143	8,418	9,514	13,612
56-60	2,439	3,408	4,151	5,499	6,627	7,606	8,477	9,990	11,290	16,154
61-65	3,289	4,595	5,597	7,416	8,937	10,256	11,431	13,471	15,225	21,783
66-70	4,208	5,879	7,161	9,487	11,433	13,122	14,625	17,235	19,478	27,869

71-75	5,096	7,120	8,671	11,489	13,845	15,890	17,710	20,871	23,588	33,749
76 & Above	5,780	8,076	9,836	13,032	15,705	18,025	20,089	23,675	26,756	38,282

One Adult + One Child									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,186	1,499	2,007	2,435	2,808	3,142	3,722	4,221	6,089
26-30	1,191	1,505	2,015	2,445	2,820	3,154	3,737	4,239	6,114
31-35	1,309	1,654	2,214	2,687	3,099	3,467	4,107	4,658	6,720
36-40	1,561	1,972	2,640	3,203	3,694	4,132	4,896	5,553	8,010
41-45	1,779	2,249	3,009	3,652	4,212	4,712	5,582	6,331	9,133
46-50	2,189	2,766	3,702	4,492	5,181	5,796	6,867	7,788	11,234
51-55	2,539	3,208	4,294	5,210	6,009	6,723	7,965	9,033	13,031
56-60	3,013	3,807	5,096	6,183	7,132	7,978	9,452	10,721	15,464
61-65	4,063	5,134	6,872	8,338	9,617	10,759	12,746	14,456	20,853
66-70	5,198	6,569	8,792	10,668	12,304	13,764	16,307	18,495	26,680
71-75	6,294	7,955	10,646	12,918	14,900	16,668	19,748	22,397	32,308
76 & Above	7,140	9,023	12,076	14,653	16,901	18,907	22,400	25,406	36,648

One Adult + One Child								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,293	1,752	2,145	2,489	2,799	3,339	3,806	5,553
26-30	1,298	1,759	2,153	2,500	2,810	3,353	3,821	5,576
31-35	1,427	1,934	2,367	2,747	3,088	3,685	4,200	6,128
36-40	1,701	2,305	2,821	3,275	3,681	4,393	5,006	7,305
41-45	1,939	2,628	3,216	3,734	4,197	5,008	5,708	8,329
46-50	2,386	3,233	3,957	4,593	5,163	6,161	7,022	10,246
51-55	2,767	3,749	4,589	5,327	5,989	7,146	8,144	11,884
56-60	3,284	4,450	5,446	6,322	7,107	8,481	9,665	14,103
61-65	4,428	6,000	7,344	8,525	9,584	11,436	13,034	19,018
66-70	5,666	7,677	9,396	10,907	12,262	14,631	16,675	24,331
71-75	6,861	9,296	11,378	13,208	14,849	17,718	20,193	29,465
76 & Above	7,782	10,545	12,907	14,982	16,843	20,098	22,905	33,423

One Adult + One Child

Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,570	1,943	2,275	2,575	3,104	3,563	5,290
26-30	1,576	1,951	2,284	2,586	3,117	3,577	5,312
31-35	1,732	2,144	2,511	2,842	3,425	3,932	5,838
36-40	2,065	2,556	2,993	3,387	4,083	4,687	6,959
41-45	2,354	2,914	3,412	3,862	4,655	5,343	7,934
46-50	2,896	3,585	4,197	4,751	5,727	6,573	9,760
51-55	3,359	4,158	4,868	5,511	6,642	7,624	11,320
56-60	3,986	4,934	5,778	6,540	7,883	9,048	13,435
61-65	5,375	6,654	7,791	8,819	10,630	12,201	18,116
66-70	6,877	8,513	9,968	11,283	13,600	15,610	23,178
71-75	8,327	10,308	12,070	13,663	16,469	18,903	28,068
76 & Above	9,446	11,693	13,692	15,498	18,681	21,443	31,838

One Adult + One Child										
Deductible	2,000,000						3,000,000			
Sum Insured	2,000,000	2,500,000	3000,000	4000,000	5000,000	10,000,000	3,000,000	4000,000	5000,000	10,000,000
18-25	1,673	1,973	2,246	2,729	3,152	4,753	1,976	2,433	2,838	4,395
26-30	1,680	1,981	2,255	2,741	3,165	4,773	1,984	2,443	2,849	4,413
31-35	1,847	2,177	2,478	3,012	3,478	5,246	2,180	2,685	3,132	4,850
36-40	2,201	2,595	2,954	3,590	4,146	6,253	2,599	3,201	3,733	5,781
41-45	2,510	2,959	3,368	4,093	4,727	7,129	2,963	3,649	4,256	6,591
46-50	3,087	3,640	4,143	5,036	5,815	8,770	3,645	4,489	5,236	8,108
51-55	3,581	4,222	4,805	5,841	6,745	10,172	4,227	5,207	6,073	9,404
56-60	4,250	5,010	5,703	6,932	8,005	12,072	5,017	6,179	7,207	11,161
61-65	5,731	6,756	7,690	9,347	10,794	16,278	6,765	8,332	9,718	15,050
66-70	7,332	8,644	9,838	11,959	13,810	20,826	8,655	10,660	12,433	19,255
71-75	8,878	10,467	11,914	14,481	16,724	25,220	10,481	12,909	15,056	23,317
76 & Above	10,071	11,873	13,514	16,427	18,970	28,608	11,889	14,643	17,079	26,449

One Adult + One Child			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	2,031	2,388	3,779
26-30	2,040	2,397	3,795
31-35	2,242	2,635	4,171
36-40	2,672	3,141	4,971
41-45	3,047	3,581	5,668

46-50	3,748	4,405	6,973
51-55	4,347	5,109	8,087
56-60	5,159	6,063	9,598
61-65	6,957	8,176	12,942
66-70	8,900	10,461	16,558
71-75	10,778	12,668	20,052
76 & Above	12,226	14,369	22,745

One Adult + Two Children										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,376	2,190	2,813	3,333	4,189	5,787	1,651	2,655	3,423	4,828
26-30	1,381	2,199	2,825	3,346	4,206	5,811	1,658	2,665	3,437	4,848
31-35	1,484	2,362	3,035	3,595	4,518	6,242	1,781	2,863	3,692	5,207
36-40	1,724	2,745	3,527	4,178	5,251	7,254	2,069	3,328	4,291	6,052
41-45	1,911	3,042	3,909	4,631	5,821	8,041	2,294	3,689	4,757	6,708
46-50	2,278	3,626	4,660	5,520	6,938	9,584	2,734	4,397	5,670	7,996
51-55	2,550	4,059	5,216	6,178	7,766	10,728	3,060	4,921	6,347	8,950
56-60	2,968	4,724	6,070	7,190	9,038	12,485	3,562	5,727	7,386	10,416
61-65	3,919	6,238	8,016	9,495	11,935	16,487	4,703	7,563	9,753	13,754
66-70	5,014	7,981	10,255	12,148	15,270	21,093	6,017	9,676	12,478	17,597
71-75	6,072	9,665	12,419	14,711	18,492	25,544	7,287	11,717	15,111	21,310
76 & Above	6,888	10,963	14,087	16,687	20,976	28,975	8,266	13,291	17,141	24,172

One Adult + Two Children								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,610	2,146	3,246	4,489	5,387	7,001	8,332	9,479
26-30	1,617	2,155	3,259	4,507	5,409	7,030	8,366	9,518
31-35	1,737	2,315	3,501	4,842	5,810	7,551	8,987	10,224
36-40	2,018	2,690	4,068	5,627	6,753	8,776	10,444	11,882
41-45	2,237	2,982	4,510	6,238	7,485	9,728	11,577	13,171
46-50	2,667	3,555	5,375	7,435	8,922	11,595	13,799	15,700
51-55	2,985	3,979	6,017	8,322	9,986	12,978	15,446	17,573
56-60	3,474	4,631	7,002	9,685	11,622	15,104	17,976	20,451
61-65	4,587	6,115	9,247	12,789	15,347	19,946	23,738	27,007
66-70	5,869	7,823	11,830	16,363	19,635	25,518	30,370	34,552
71-75	7,107	9,474	14,326	19,815	23,778	30,902	36,777	41,842

76 & Above	8,061	10,746	16,250	22,476	26,972	35,053	41,717	47,462

One Adult + Two Children							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,338	2,041	2,839	3,420	4,477	5,352	6,108
26-30	1,344	2,049	2,851	3,434	4,495	5,374	6,133
31-35	1,444	2,201	3,062	3,689	4,828	5,773	6,588
36-40	1,678	2,558	3,559	4,287	5,612	6,709	7,657
41-45	1,860	2,835	3,945	4,752	6,220	7,437	8,487
46-50	2,217	3,380	4,702	5,664	7,414	8,864	10,116
51-55	2,481	3,783	5,263	6,340	8,299	9,922	11,324
56-60	2,888	4,402	6,125	7,379	9,658	11,547	13,178
61-65	3,813	5,814	8,089	9,744	12,754	15,248	17,402
66-70	4,879	7,438	10,348	12,466	16,317	19,508	22,264
71-75	5,908	9,007	12,532	15,096	19,760	23,624	26,961
76 & Above	6,701	10,217	14,215	17,124	22,414	26,797	30,583

One Adult + Two Children						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,508	2,103	2,548	3,356	4,029	4,612
26-30	1,514	2,111	2,558	3,370	4,046	4,630
31-35	1,626	2,268	2,748	3,620	4,346	4,974
36-40	1,890	2,636	3,194	4,207	5,050	5,781
41-45	2,095	2,922	3,540	4,663	5,598	6,408
46-50	2,497	3,482	4,219	5,558	6,673	7,638
51-55	2,795	3,898	4,723	6,222	7,469	8,549
56-60	3,253	4,536	5,496	7,241	8,692	9,949
61-65	4,295	5,990	7,258	9,562	11,479	13,138
66-70	5,495	7,664	9,286	12,233	14,686	16,809
71-75	6,655	9,281	11,245	14,814	17,784	20,356
76 & Above	7,548	10,527	12,756	16,803	20,173	23,090

One Adult + Two Children										
Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,209	1,690	2,058	2,727	3,286	3,771	4,203	4,954	5,598	8,010
26-30	1,214	1,697	2,066	2,738	3,300	3,787	4,221	4,974	5,621	8,043

31-35	1,304	1,823	2,220	2,941	3,544	4,068	4,534	5,343	6,038	8,639
36-40	1,516	2,118	2,580	3,418	4,119	4,728	5,269	6,209	7,018	10,041
41-45	1,680	2,348	2,860	3,789	4,566	5,240	5,840	6,883	7,779	11,130
46-50	2,003	2,799	3,409	4,516	5,442	6,246	6,961	8,204	9,272	13,266
51-55	2,242	3,133	3,815	5,055	6,092	6,992	7,792	9,183	10,378	14,849
56-60	2,609	3,646	4,440	5,883	7,090	8,137	9,068	10,687	12,078	17,281
61-65	3,446	4,814	5,863	7,769	9,362	10,745	11,975	14,113	15,950	22,820
66-70	4,408	6,159	7,502	9,939	11,978	13,747	15,321	18,056	20,406	29,196
71-75	5,338	7,459	9,084	12,036	14,505	16,647	18,553	21,865	24,711	35,356
76 & Above	6,055	8,461	10,304	13,653	16,453	18,883	21,045	24,802	28,030	40,105

One Adult + Two Children									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,494	1,888	2,527	3,066	3,536	3,956	4,687	5,316	7,668
26-30	1,500	1,896	2,537	3,079	3,551	3,972	4,706	5,338	7,699
31-35	1,611	2,036	2,725	3,307	3,814	4,267	5,055	5,733	8,271
36-40	1,873	2,367	3,167	3,843	4,433	4,959	5,875	6,663	9,612
41-45	2,076	2,623	3,511	4,260	4,914	5,497	6,512	7,386	10,655
46-50	2,474	3,127	4,185	5,078	5,857	6,552	7,763	8,804	12,700
51-55	2,769	3,500	4,684	5,684	6,556	7,334	8,689	9,855	14,215
56-60	3,223	4,073	5,451	6,615	7,629	8,535	10,112	11,468	16,543
61-65	4,256	5,379	7,199	8,735	10,075	11,271	13,353	15,145	21,846
66-70	5,445	6,881	9,210	11,176	12,890	14,420	17,084	19,376	27,950
71-75	6,594	8,333	11,153	13,533	15,609	17,462	20,688	23,464	33,847
76 & Above	7,480	9,453	12,651	15,351	17,706	19,808	23,467	26,616	38,393

One Adult + Two Children								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,628	2,206	2,701	3,135	3,524	4,205	4,793	6,993
26-30	1,635	2,215	2,712	3,148	3,539	4,222	4,812	7,022
31-35	1,756	2,380	2,913	3,381	3,801	4,536	5,169	7,543

36-40	2,041	2,766	3,385	3,930	4,418	5,271	6,008	8,766
41-45	2,263	3,066	3,752	4,356	4,897	5,843	6,659	9,717
46-50	2,697	3,654	4,473	5,192	5,837	6,965	7,937	11,582
51-55	3,019	4,090	5,006	5,811	6,533	7,796	8,885	12,964
56-60	3,513	4,760	5,826	6,763	7,603	9,072	10,340	15,087
61-65	4,639	6,286	7,694	8,931	10,041	11,981	13,654	19,924
66-70	5,935	8,042	9,843	11,426	12,846	15,328	17,469	25,490
71-75	7,188	9,739	11,920	13,837	15,556	18,561	21,155	30,868
76 & Above	8,153	11,047	13,521	15,696	17,645	21,055	23,996	35,014

One Adult + Two Children							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,976	2,447	2,865	3,243	3,909	4,487	6,662
26-30	1,985	2,457	2,877	3,256	3,925	4,505	6,689
31-35	2,132	2,639	3,090	3,498	4,216	4,839	7,185
36-40	2,477	3,067	3,591	4,065	4,900	5,624	8,350
41-45	2,746	3,400	3,981	4,506	5,431	6,234	9,256
46-50	3,273	4,052	4,745	5,371	6,474	7,431	11,033
51-55	3,664	4,536	5,311	6,012	7,246	8,317	12,350
56-60	4,264	5,278	6,181	6,996	8,433	9,679	14,372
61-65	5,631	6,970	8,162	9,239	11,136	12,782	18,979
66-70	7,204	8,918	10,442	11,820	14,247	16,353	24,281
71-75	8,724	10,799	12,645	14,314	17,253	19,804	29,404
76 & Above	9,896	12,250	14,344	16,236	19,570	22,464	33,354

One Adult + Two Children										
Deductible	2,000,000						3,000,000			
Sum Insured	2000000	2500000	3000000	4000000	5000000	10000000	3000000	4000000	5000000	10000000
18-25	2,107	2,484	2,828	3,437	3,969	5,986	2,488	3,064	3,574	5,534
26-30	2,116	2,494	2,839	3,451	3,986	6,010	2,498	3,076	3,588	5,557
31-35	2,273	2,679	3,050	3,707	4,281	6,456	2,683	3,305	3,854	5,969
36-40	2,641	3,114	3,545	4,308	4,976	7,503	3,118	3,841	4,479	6,937
41-45	2,928	3,452	3,929	4,776	5,515	8,317	3,457	4,257	4,965	7,690
46-50	3,490	4,114	4,683	5,692	6,574	9,914	4,120	5,074	5,918	9,165
51-55	3,906	4,605	5,242	6,372	7,358	11,097	4,612	5,680	6,625	10,259
56-60	4,546	5,360	6,100	7,415	8,563	12,914	5,367	6,610	7,710	11,939
61-65	6,003	7,078	8,056	9,792	11,308	17,053	7,087	8,729	10,181	15,767
66-70	7,681	9,055	10,307	12,528	14,468	21,818	9,067	11,168	13,025	20,172
71-75	9,301	10,966	12,481	15,171	17,520	26,421	10,980	13,524	15,773	24,427

76 & Above	10,550	12,438	14,158	17,209	19,874	29,970	12,455	15,341	17,892	27,708

One Adult + Two Children			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	2,558	3,007	4,759
26-30	2,569	3,019	4,779
31-35	2,759	3,243	5,133
36-40	3,207	3,769	5,966
41-45	3,554	4,178	6,613
46-50	4,237	4,979	7,882
51-55	4,742	5,574	8,823
56-60	5,519	6,486	10,267
61-65	7,288	8,566	13,559
66-70	9,324	10,959	17,347
71-75	11,292	13,271	21,007
76 & Above	12,808	15,053	23,828

One Adult + Three Children										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	1,659	2,640	3,393	4,019	5,052	6,978	1,991	3,201	4,128	5,822
26-30	1,666	2,651	3,407	4,035	5,073	7,007	1,999	3,214	4,145	5,846
31-35	1,762	2,804	3,603	4,269	5,366	7,412	2,114	3,400	4,385	6,183
36-40	2,012	3,202	4,115	4,874	6,127	8,463	2,414	3,882	5,007	7,060
41-45	2,185	3,477	4,468	5,292	6,653	9,190	2,622	4,215	5,436	7,666
46-50	2,541	4,045	5,197	6,157	7,739	10,690	3,050	4,904	6,324	8,918
51-55	2,763	4,397	5,650	6,693	8,414	11,622	3,316	5,331	6,875	9,696
56-60	3,162	5,032	6,466	7,659	9,628	13,299	3,794	6,101	7,868	11,095
61-65	4,097	6,522	8,380	9,927	12,478	17,237	4,917	7,907	10,197	14,380
66-70	5,242	8,344	10,721	12,700	15,964	22,052	6,291	10,116	13,046	18,397
71-75	6,348	10,104	12,983	15,380	19,332	26,705	7,618	12,250	15,798	22,278
76 & Above	7,201	11,461	14,727	17,446	21,929	30,292	8,642	13,895	17,920	25,271

One Adult + Three Children								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,942	2,588	3,914	5,413	6,496	8,442	10,048	11,431
26-30	1,949	2,599	3,930	5,435	6,523	8,477	10,089	11,478
31-35	2,062	2,749	4,157	5,750	6,900	8,967	10,672	12,141
36-40	2,355	3,139	4,746	6,565	7,878	10,238	12,185	13,863

41-45	2,557	3,408	5,154	7,129	8,554	11,117	13,231	15,053
46-50	2,974	3,965	5,995	8,293	9,951	12,933	15,392	17,511
51-55	3,234	4,311	6,518	9,016	10,819	14,060	16,733	19,038
56-60	3,700	4,933	7,459	10,316	12,380	16,089	19,148	21,785
61-65	4,796	6,393	9,667	13,371	16,045	20,852	24,817	28,234
66-70	6,135	8,179	12,368	17,106	20,528	26,678	31,751	36,122
71-75	7,430	9,905	14,977	20,715	24,859	32,306	38,449	43,744
76 & Above	8,428	11,235	16,989	23,498	28,198	36,646	43,614	49,619

One Adult + Three Children							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,614	2,461	3,424	4,124	5,398	6,454	7,366
26-30	1,621	2,471	3,438	4,141	5,420	6,480	7,396
31-35	1,714	2,614	3,636	4,381	5,734	6,855	7,823
36-40	1,957	2,984	4,152	5,002	6,547	7,827	8,933
41-45	2,125	3,240	4,508	5,431	7,109	8,499	9,700
46-50	2,473	3,770	5,245	6,318	8,270	9,887	11,284
51-55	2,688	4,098	5,702	6,869	8,991	10,749	12,267
56-60	3,076	4,689	6,525	7,860	10,288	12,300	14,037
61-65	3,987	6,078	8,456	10,187	13,334	15,941	18,193
66-70	5,100	7,776	10,819	13,033	17,059	20,395	23,276
71-75	6,176	9,416	13,101	15,783	20,658	24,698	28,187
76 & Above	7,006	10,681	14,861	17,903	23,433	28,015	31,973

One Adult + Three Children						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	1,818	2,535	3,072	4,047	4,859	5,561
26-30	1,825	2,546	3,085	4,064	4,878	5,584
31-35	1,931	2,693	3,263	4,298	5,160	5,907
36-40	2,205	3,075	3,726	4,908	5,892	6,744
41-45	2,394	3,339	4,046	5,329	6,398	7,323
46-50	2,785	3,884	4,706	6,200	7,443	8,519
51-55	3,028	4,223	5,117	6,740	8,092	9,262
56-60	3,465	4,832	5,855	7,713	9,259	10,598
61-65	4,490	6,263	7,588	9,996	12,000	13,736
66-70	5,745	8,012	9,708	12,789	15,353	17,573
71-75	6,957	9,703	11,757	15,487	18,592	21,281
76 & Above	7,892	11,006	13,336	17,567	21,090	24,139

One Adult + Three Children

Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,458	2,038	2,482	3,288	3,963	4,548	5,069	5,974	6,751	9,659
26-30	1,464	2,046	2,492	3,302	3,979	4,567	5,089	5,998	6,779	9,699
31-35	1,549	2,164	2,636	3,492	4,209	4,830	5,384	6,345	7,170	10,259
36-40	1,769	2,471	3,010	3,988	4,806	5,515	6,147	7,244	8,187	11,714
41-45	1,921	2,683	3,268	4,330	5,218	5,989	6,675	7,866	8,890	12,720
46-50	2,234	3,122	3,802	5,037	6,070	6,967	7,765	9,151	10,342	14,797
51-55	2,429	3,394	4,133	5,476	6,600	7,574	8,442	9,949	11,243	16,087
56-60	2,779	3,883	4,730	6,267	7,552	8,667	9,660	11,384	12,866	18,408
61-65	3,602	5,033	6,130	8,122	9,788	11,233	12,520	14,754	16,675	23,858
66-70	4,609	6,439	7,843	10,391	12,522	14,372	16,017	18,877	21,333	30,523
71-75	5,581	7,798	9,497	12,583	15,164	17,404	19,397	22,859	25,834	36,963
76 & Above	6,331	8,845	10,773	14,273	17,201	19,742	22,002	25,930	29,304	41,928

One Adult + Three Children									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,802	2,277	3,047	3,697	4,264	4,771	5,652	6,410	9,247
26-30	1,809	2,286	3,060	3,712	4,282	4,790	5,675	6,436	9,285
31-35	1,913	2,418	3,236	3,927	4,529	5,067	6,003	6,808	9,821
36-40	2,185	2,761	3,695	4,484	5,172	5,785	6,854	7,774	11,214
41-45	2,372	2,998	4,013	4,869	5,616	6,282	7,443	8,441	12,177
46-50	2,760	3,488	4,668	5,664	6,533	7,308	8,658	9,820	14,165
51-55	3,000	3,792	5,075	6,158	7,102	7,945	9,413	10,676	15,400
56-60	3,433	4,339	5,807	7,046	8,127	9,092	10,771	12,216	17,622
61-65	4,450	5,623	7,526	9,132	10,533	11,783	13,960	15,833	22,840
66-70	5,693	7,194	9,629	11,684	13,476	15,075	17,860	20,257	29,221
71-75	6,894	8,712	11,660	14,149	16,319	18,256	21,629	24,530	35,385
76 & Above	7,820	9,882	13,227	16,049	18,511	20,708	24,534	27,825	40,138

One Adult + Three Children								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	1,964	2,661	3,257	3,780	4,250	5,071	5,779	8,433
26-30	1,972	2,672	3,270	3,796	4,267	5,092	5,803	8,468
31-35	2,086	2,826	3,459	4,015	4,514	5,386	6,138	8,957
36-40	2,381	3,227	3,949	4,584	5,154	6,150	7,009	10,227
41-45	2,586	3,504	4,288	4,978	5,596	6,678	7,611	11,105

46-50	3,008	4,076	4,989	5,791	6,510	7,768	8,853	12,918
51-55	3,270	4,431	5,424	6,296	7,078	8,445	9,625	14,045
56-60	3,742	5,071	6,206	7,204	8,099	9,664	11,014	16,071
61-65	4,850	6,572	8,044	9,337	10,497	12,525	14,275	20,829
66-70	6,205	8,408	10,291	11,946	13,430	16,024	18,263	26,649
71-75	7,514	10,182	12,462	14,466	16,263	19,405	22,116	32,271
76 & Above	8,524	11,549	14,136	16,409	18,448	22,012	25,087	36,606

One Adult + Three Children							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,383	2,950	3,455	3,911	4,713	5,410	8,033
26-30	2,393	2,962	3,469	3,926	4,733	5,432	8,066
31-35	2,531	3,134	3,669	4,153	5,006	5,746	8,532
36-40	2,890	3,578	4,190	4,742	5,716	6,561	9,742
41-45	3,139	3,885	4,549	5,150	6,207	7,125	10,579
46-50	3,651	4,520	5,292	5,990	7,220	8,288	12,306
51-55	3,969	4,914	5,753	6,513	7,850	9,010	13,379
56-60	4,542	5,623	6,584	7,452	8,983	10,311	15,309
61-65	5,887	7,287	8,533	9,659	11,642	13,363	19,842
66-70	7,531	9,323	10,917	12,357	14,895	17,097	25,385
71-75	9,120	11,290	13,220	14,964	18,037	20,704	30,741
76 & Above	10,345	12,807	14,996	16,974	20,460	23,485	34,870

One Adult + Three Children									
Deductible	2,000,000						3,000,000			
Sum Insured	2000000	2500,000	3000,000	4000,000	5000,000	10000,000	3000,000	4000,000	5000,000	10,000,000
18-25	2,541	2,996	3,410	4,145	4,787	7,218	3,000	3,695	4,309	6,674
26-30	2,551	3,008	3,424	4,162	4,806	7,248	3,012	3,710	4,327	6,701
31-35	2,699	3,182	3,622	4,402	5,084	7,667	3,186	3,924	4,577	7,088
36-40	3,082	3,633	4,135	5,026	5,805	8,754	3,638	4,481	5,226	8,093
41-45	3,346	3,945	4,490	5,458	6,303	9,505	3,950	4,865	5,675	8,788
46-50	3,893	4,589	5,223	6,349	7,332	11,057	4,595	5,660	6,601	10,223
51-55	4,232	4,989	5,679	6,903	7,972	12,021	4,996	6,153	7,177	11,114
56-60	4,843	5,709	6,498	7,899	9,122	13,756	5,717	7,041	8,212	12,718
61-65	6,276	7,399	8,422	10,237	11,822	17,829	7,409	9,126	10,644	16,483
66-70	8,030	9,467	10,775	13,097	15,126	22,810	9,480	11,676	13,617	21,088
71-75	9,724	11,464	13,049	15,861	18,317	27,622	11,480	14,139	16,490	25,538
76 & Above	11,030	13,004	14,801	17,991	20,777	31,332	13,022	16,038	18,705	28,968

One Adult + Three Children			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	3,085	3,626	5,739
26-30	3,097	3,640	5,762
31-35	3,276	3,851	6,095
36-40	3,741	4,397	6,960
41-45	4,062	4,774	7,557
46-50	4,726	5,554	8,791
51-55	5,138	6,038	9,558
56-60	5,879	6,909	10,937
61-65	7,619	8,955	14,175
66-70	9,748	11,457	18,135
71-75	11,805	13,874	21,961
76 & Above	13,390	15,738	24,911

Two Adult + Five Children										
Deductible	50,000						100,000			
Sum Insured	50,000	100,000	150,000	200,000	300,000	500,000	100,000	200,000	300,000	500,000
18-25	2,670	4,250	5,461	6,470	8,132	11,234	3,205	5,153	6,646	9,372
26-30	2,681	4,268	5,484	6,496	8,166	11,279	3,218	5,174	6,673	9,410
31-35	2,828	4,502	5,785	6,852	8,613	11,898	3,394	5,458	7,039	9,926
36-40	3,219	5,123	6,583	7,798	9,803	13,541	3,863	6,212	8,010	11,296
41-45	3,482	5,542	7,120	8,435	10,603	14,646	4,178	6,718	8,664	12,218
46-50	4,031	6,416	8,244	9,766	12,276	16,957	4,837	7,778	10,031	14,146
51-55	4,357	6,934	8,910	10,555	13,268	18,327	5,228	8,407	10,842	15,289
56-60	4,968	7,907	10,160	12,036	15,129	20,899	5,962	9,587	12,363	17,435
61-65	6,413	10,208	13,116	15,538	19,531	26,979	7,696	12,376	15,960	22,507
66-70	8,205	13,060	16,781	19,879	24,987	34,516	9,847	15,833	20,419	28,795
71-75	9,936	15,815	20,321	24,073	30,259	41,799	11,924	19,174	24,727	34,870
76 & Above	11,271	17,940	23,051	27,306	34,324	47,413	13,526	21,749	28,049	39,554

Two Adult + Five Children								
Deductible	200,000							
Sum Insured	200,000	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	3,125	4,166	6,300	8,714	10,457	13,590	16,174	18,401
26-30	3,138	4,183	6,326	8,750	10,500	13,646	16,240	18,476
31-35	3,310	4,413	6,673	9,230	11,076	14,394	17,131	19,490

36-40	3,767	5,022	7,594	10,504	12,605	16,381	19,496	22,181
41-45	4,075	5,432	8,214	11,361	13,633	17,718	21,087	23,991
46-50	4,718	6,289	9,510	13,154	15,785	20,514	24,414	27,776
51-55	5,099	6,797	10,278	14,217	17,060	22,172	26,387	30,021
56-60	5,815	7,751	11,721	16,212	19,454	25,283	30,090	34,233
61-65	7,506	10,006	15,131	20,928	25,114	32,638	38,844	44,193
66-70	9,603	12,802	19,358	26,775	32,130	41,757	49,696	56,540
71-75	11,629	15,503	23,442	32,424	38,909	50,567	60,181	68,468
76 & Above	13,191	17,585	26,591	36,779	44,135	57,359	68,265	77,665

Two Adult + Five Children							
Deductible	300,000						
Sum Insured	300,000	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,598	3,961	5,511	6,639	8,690	10,389	11,857
26-30	2,609	3,977	5,534	6,666	8,726	10,432	11,906
31-35	2,752	4,195	5,837	7,032	9,204	11,004	12,559
36-40	3,132	4,775	6,643	8,003	10,475	12,523	14,292
41-45	3,387	5,164	7,185	8,656	11,330	13,545	15,459
46-50	3,922	5,979	8,319	10,022	13,118	15,683	17,898
51-55	4,239	6,462	8,991	10,831	14,178	16,950	19,344
56-60	4,834	7,369	10,253	12,351	16,167	19,328	22,059
61-65	6,240	9,513	13,236	15,945	20,870	24,952	28,476
66-70	7,983	12,171	16,934	20,399	26,701	31,923	36,432
71-75	9,668	14,739	20,506	24,703	32,335	38,658	44,119
76 & Above	10,966	16,719	23,261	28,021	36,678	43,850	50,045

Two Adult + Five Children						
Deductible	400,000					
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000
18-25	2,927	4,082	4,946	6,515	7,821	8,952
26-30	2,939	4,098	4,966	6,541	7,853	8,989
31-35	3,100	4,323	5,238	6,900	8,284	9,482
36-40	3,528	4,920	5,961	7,853	9,427	10,791
41-45	3,816	5,321	6,448	8,494	10,197	11,671
46-50	4,418	6,161	7,465	9,834	11,806	13,513
51-55	4,775	6,659	8,068	10,629	12,760	14,605
56-60	5,444	7,593	9,201	12,120	14,550	16,654
61-65	7,028	9,802	11,877	15,646	18,783	21,499
66-70	8,992	12,541	15,196	20,017	24,031	27,506
71-75	10,889	15,187	18,402	24,241	29,101	33,309
76 & Above	12,352	17,227	20,873	27,497	33,010	37,783

Two Adult + Five Children

Deductible	500,000									
Sum Insured	500,000	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,348	3,280	3,995	5,293	6,379	7,321	8,159	9,616	10,867	15,549
26-30	2,357	3,294	4,011	5,315	6,405	7,351	8,193	9,655	10,912	15,612
31-35	2,487	3,474	4,231	5,606	6,756	7,754	8,642	10,185	11,510	16,469
36-40	2,830	3,954	4,816	6,380	7,689	8,825	9,835	11,591	13,099	18,742
41-45	3,061	4,277	5,209	6,901	8,317	9,545	10,638	12,537	14,169	20,272
46-50	3,544	4,951	6,030	7,990	9,629	11,051	12,316	14,515	16,404	23,471
51-55	3,830	5,352	6,518	8,636	10,407	11,944	13,312	15,688	17,730	25,367
56-60	4,368	6,103	7,432	9,847	11,867	13,620	15,180	17,889	20,218	28,927
61-65	5,638	7,878	9,595	12,712	15,320	17,583	19,596	23,094	26,099	37,343
66-70	7,213	10,079	12,275	16,264	19,600	22,495	25,071	29,546	33,391	47,776
71-75	8,735	12,205	14,865	19,695	23,735	27,241	30,360	35,780	40,436	57,855
76 & Above	9,909	13,845	16,862	22,341	26,923	30,900	34,438	40,586	45,867	65,626

Two Adult + Five Children									
Deductible	750,000								
Sum Insured	750,000	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	2,900	3,665	4,905	5,952	6,865	7,679	9,098	10,319	14,885
26-30	2,912	3,680	4,925	5,976	6,893	7,711	9,135	10,361	14,946
31-35	3,072	3,882	5,195	6,304	7,271	8,134	9,636	10,929	15,766
36-40	3,496	4,418	5,912	7,174	8,275	9,257	10,967	12,438	17,943
41-45	3,781	4,778	6,395	7,760	8,950	10,012	11,862	13,453	19,407
46-50	4,377	5,532	7,404	8,984	10,362	11,592	13,734	15,576	22,469
51-55	4,731	5,979	8,002	9,710	11,199	12,529	14,843	16,835	24,285
56-60	5,395	6,818	9,125	11,072	12,771	14,287	16,926	19,197	27,692
61-65	6,965	8,802	11,780	14,294	16,486	18,443	21,851	24,782	35,749
66-70	8,911	11,261	15,071	18,287	21,093	23,596	27,955	31,706	45,736
71-75	10,790	13,636	18,251	22,146	25,543	28,574	33,853	38,395	55,386
76 & Above	12,240	15,468	20,702	25,120	28,973	32,412	38,401	43,553	62,825

Two Adult + Five Children								
Deductible	1,000,000							
Sum Insured	1,000,000	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	3,161	4,283	5,242	6,085	6,841	8,163	9,303	13,575
26-30	3,174	4,301	5,264	6,110	6,869	8,196	9,341	13,631
31-35	3,348	4,536	5,552	6,445	7,246	8,646	9,854	14,378

36-40	3,810	5,163	6,319	7,335	8,246	9,840	11,214	16,363
41-45	4,121	5,584	6,835	7,934	8,919	10,643	12,129	17,699
46-50	4,771	6,465	7,913	9,186	10,327	12,322	14,043	20,491
51-55	5,157	6,988	8,553	9,928	11,161	13,318	15,178	22,147
56-60	5,881	7,968	9,753	11,321	12,727	15,186	17,308	25,255
61-65	7,591	10,286	12,590	14,615	16,430	19,604	22,343	32,602
66-70	9,712	13,160	16,107	18,698	21,020	25,082	28,586	41,711
71-75	11,761	15,937	19,506	22,642	25,455	30,373	34,616	50,511
76 & Above	13,341	18,077	22,126	25,684	28,874	34,453	39,266	57,296

Two Adult + Five Children							
Deductible	1,500,000						
Sum Insured	1,500,000	2,000,000	2,500,000	3,000,000	4,000,000	5,000,000	10,000,000
18-25	3,837	4,749	5,561	6,295	7,588	8,709	12,932
26-30	3,852	4,769	5,584	6,321	7,619	8,745	12,984
31-35	4,064	5,030	5,890	6,667	8,036	9,224	13,696
36-40	4,625	5,725	6,703	7,588	9,146	10,498	15,587
41-45	5,002	6,192	7,250	8,207	9,892	11,355	16,860
46-50	5,791	7,169	8,394	9,502	11,453	13,146	19,520
51-55	6,259	7,748	9,073	10,270	12,379	14,209	21,097
56-60	7,138	8,836	10,346	11,711	14,116	16,203	24,057
61-65	9,214	11,406	13,356	15,118	18,222	20,916	31,057
66-70	11,788	14,593	17,087	19,342	23,313	26,760	39,733
71-75	14,275	17,672	20,692	23,423	28,232	32,406	48,116
76 & Above	16,193	20,045	23,472	26,569	32,024	36,759	54,579

Two Adult + Five Children										
Deductible	2,000,000						3,000,000			
Sum Insured	2,000,000	2500,000	3000,000	4000,000	5000,000	10,000,000	3,000,000	4,000,000	5000,000	10000000
18-25	4,090	4,822	5,489	6,672	7,705	11,620	4,829	5,948	6,937	10,743
26-30	4,107	4,842	5,511	6,699	7,737	11,667	4,849	5,972	6,965	10,787
31-35	4,332	5,108	5,814	7,067	8,161	12,307	5,115	6,299	7,347	11,378
36-40	4,931	5,813	6,616	8,042	9,288	14,006	5,821	7,169	8,362	12,949
41-45	5,333	6,287	7,156	8,699	10,046	15,149	6,296	7,754	9,044	14,006
46-50	6,174	7,279	8,286	10,071	11,631	17,539	7,289	8,978	10,471	16,216
51-55	6,673	7,868	8,955	10,885	12,571	18,957	7,878	9,703	11,317	17,526
56-60	7,610	8,972	10,212	12,412	14,334	21,617	8,984	11,065	12,905	19,985
61-65	9,824	11,582	13,183	16,024	18,505	27,906	11,597	14,284	16,660	25,800

66-70	12,568	14,818	16,866	20,500	23,675	35,702	14,838	18,275	21,314	33,008
71-75	15,220	17,944	20,424	24,825	28,670	43,234	17,968	22,130	25,811	39,972
76 & Above	17,264	20,354	23,167	28,160	32,520	49,042	20,382	25,103	29,278	45,341

Two Adult + Five Children			
Deductible	4,000,000		
Sum Insured	4,000,000	5,000,000	10,000,000
18-25	4,966	5,836	9,238
26-30	4,986	5,860	9,276
31-35	5,260	6,181	9,785
36-40	5,986	7,035	11,136
41-45	6,474	7,609	12,045
46-50	7,496	8,810	13,945
51-55	8,101	9,522	15,072
56-60	9,238	10,858	17,187
61-65	11,926	14,017	22,187
66-70	15,258	17,933	28,386
71-75	18,477	21,716	34,375
76 & Above	20,959	24,633	38,992

B. Premium for Elite Plan – In case Elite plan is opted, which includes cover for Cancer and ailments related to Heart, then there will be discount of 30% on Premium applicable for Supreme plan.

*Premiums exclusive of Goods & Services Tax.
**Age in completed years
*** For Family Floater, premium would applicable as per the age of the eldest member in the family.
**** The premiums above are subject to revision as and when approved by the regulator. However such revised premiums would be applicable only from subsequent renewals and with due notice whenever implemented.

Annexure 3: Schedule of Benefits

<table>
<tr><td colspan="2">Advantage Top-Up</td></tr>
<tr><td>Options</td><td>Individual/ Family Floater Basis</td></tr>
<tr><td>Family Definitions</td><td>
<table>
<tr><td>Individual</td><td>a. S</td><td>b. Sp /Lp</td><td>c. C</td><td>d. P</td></tr>
<tr><td rowspan="2">Family Floater*</td><td>a. S+Sp/Lp</td><td>b. S+Sp/Lp+ 1C</td><td>c. S+Sp/Lp+ 2C</td><td>d. S+Sp/Lp+3 C</td></tr>
<tr><td>e. S/Sp/Lp+1 C</td><td>f. S/Sp/Lp+2 C</td><td>f. S/Sp/Lp+3 C</td><td>g. S+Sp/Lp+5 C</td></tr>
</table>
</td></tr>
</table>

	Where, S – Self, Sp – Spouse, Lp - Live-in partner, C – Dependent Child(ren) (Unmarried and up to the age of 25 years), P – Dependent Parent(s) * Family floater means the sum insured shall be floating over the insured members
Features	<table><tr><td>Policy Term</td><td>1Year /2 Year/3 Year</td></tr><tr><td>Minimum age of entry</td><td>Day 1</td></tr><tr><td>Maximum age of entry</td><td>Life long</td></tr><tr><td>Renewal</td><td>Life long</td></tr></table>

Sum Insured (₹)	0.5 L	1 L	1.5 L	2 L	3 L	5 L	7.5 L	10 L	15 L	20 L	25 L	30 L	40 L	50 L	100 L
Deductible (₹)	0.5 L	0.5 L, 1L	0.5 L	0.5 L, 1L, 2L	0.5 L, 1L, 2L, 3L	0.5 L, 1L, 2L, 3L, 4L, 5L	2L, 3L, 4L, 5L, 7.5L	2L, 3L, 4L, 5L, 7.5L, 10L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L, 20L	2L, 3L, 4L, 5L, 7.5L, 10L, 15L, 20L	5L, 7.5L, 10L, 15L, 20L, 30L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L	5L, 7.5L, 10L, 15L, 20L, 30L, 40L

Plans	Supreme Plan ,Elite Plan
Coverage	a) Supreme Plan – includes cover for all ailments including Heart related conditions and Cancer b) Elite Plan – includes cover for Cancer and ailments related to Heart only
Inpatient Hospitalization	Covered
Pre-Hospitalisation	60 days
Post-Hospitalisation	90 days
Day care Procedures	Covered
AYUSH treatments	Ayurveda, Yoga and Naturopathy, Unani, Siddha, Homeopathy
Organ Donor	Only hospitalisation expenses are covered after 2 years (excluding donor screening charges and pre and post hospitalisation)
30 Days Waiting Period	Applicable
2 Years Waiting Period	Applicable for specific illness or procedures: , Benign Prostatic Hypertrophy, dysfunctional uterine bleeding, Fibromyoma, Endometriosis, Hysterectomy, all internal or external tumors/ cysts/ nodules/ polyps of any kind including breast lumps with exception of malignant tumor or growth, Surgery for prolapsed inter vertebral disc unless arising from Accident, any types of gastric or duodenal ulcers, stones in the urinary and biliary systems, Surgery on ears. Organ transplant, Rheumatoid Arthritis, Gout, joint replacement Surgery due to degenerative condition, Age related Osteoarthritis and Osteoporosis unless such joint replacement Surgery is medically necessary due to Injury
Pre-existing Waiting Period	2 years

<table>
<tr><td>Emergency Ambulance</td><td>Covered - up to Rs. 2000 per hospitalisation</td></tr>
<tr><td>Waiver of Deductible</td><td>Available</td></tr>
<tr><td>Cumulative bonus</td><td>10% for every claim free years to maximum up to 50%</td></tr>
<tr><td>Pre-insurance medical examination</td><td>On the basis of adverse medical declarations in the proposal form, age of member, sum insured and deductible opted, through empaneled Diagnostic centers only with the validity of 30 days from the date of test conducted.
100% reimbursement of pre-insurance medical tests charges, subject to policy issuance and 64 VB compliance.
Underwriting loading of premium will be applicable on the particular Insured’s premium in case of Individual policy and Floater policy</td></tr>
<tr><td>Family discount</td><td>10% is Applicable in case two or more family members are covered with individual sum insured basis in the same policy except for the policy with coverage for one adult with one or more children, the family discount shall be on basis of age of the Adult as per below table
<table>
<tr><th colspan="2">Family Discount (Individual policies)</th></tr>
<tr><th>Age Bands</th><th>Discount</th></tr>
<tr><td><=70</td><td>10.0%</td></tr>
<tr><td>71-75</td><td>7.5%</td></tr>
<tr><td>76 & above</td><td>5%</td></tr>
</table></td></tr>
<tr><td>Long term discount (2 and 3 years policy term)</td><td>Applicable in case the policy term is more than 1 year and in case of single payment of premium.
<table>
<tr><th colspan="2">Long-term discount (Applicable in case of single payment for more than 1 year)</th></tr>
<tr><th>Policy Term</th><th>Discount</th></tr>
<tr><td>1 year</td><td>Nil</td></tr>
<tr><td>2 years</td><td>5%</td></tr>
<tr><td>3 years</td><td>10%</td></tr>
</table></td></tr>
<tr><td>Loyalty discount</td><td>2.5% loyalty discount if the client already has a separate Retail Health insurance policy (other than Advantage Top-Up/ Personal Accident/ Travel) from Generali Central Insurance Company Limited. The loyalty discount shall continue only if the insured maintains the separate health insurance policy with Us.</td></tr>
<tr><td>Instalment facility</td><td>Available for policy term of 1 /2/3 years. Loadings on standard premium will be applicable in case instalment facility is opted.
<table>
<tr><th>Instalment frequency</th><th>Loading on standard premiums</th></tr>
<tr><td>Monthly</td><td>5%</td></tr>
<tr><td>Quarterly</td><td>4%</td></tr>
<tr><td>Half-yearly</td><td>3%</td></tr>
</table></td></tr>
</table>

Annexure 4

List I – Items for which coverage is not available in the Policy

Sl No.	Item
1.	BABY FOOD
2.	BABY UTILITES CHARGES
3.	BEAUTY SERVICES
4.	BELTS/ BRACES
5.	BUDS
6.	COLD PACK/HOT PACK
7.	CARRY BAGS
8.	EMAIL / INTERNET CHARGES
9.	FOOD CHARGES (OTHER THAN PATIENT's DIET PROVIDED BY HOSPITAL)
10.	LEGGINGS
11.	LAUNDRY CHARGES
12.	MINERAL WATER
13.	SANITARY PAD
14.	TELEPHONE CHARGES
15.	GUEST SERVICES
16.	CREPE BANDAGE
17.	DIAPER OF ANY TYPE
18.	EYELET COLLAR
19.	SLINGS
20.	BLOOD GROUPING AND CROSS MATCHING OF DONORS SAMPLES
21.	SERVICE CHARGES WHERE NURSING CHARGE ALSO CHARGED
22.	TELEVISION CHARGES
23.	SURCHARGES
24.	ATTENDANT CHARGES
25.	EXTRA DIET OF PATIENT(OTHER THAN THAT WHICH FORMS PART OF BED CHARGE)
26.	BIRTH CERTIFICATE
27.	CERTIFICATE CHARGES
28.	COURIER CHARGES
29.	CONVENYANCE CHARGES
30.	MEDICAL CERTIFICATE
31.	MEDICAL RECORDS
32.	PHOTOCOPIES CHARGES
33.	MORTUARY CHARGES
34.	WALKING AIDS CHARGES
35.	OXYGEN CYLINDER (FOR USAGE OUTSIDE THE HOSPITAL)
36.	SPACER
37.	SPIROMETRE
38.	NEBULIZER KIT
39.	STEAM INHALER
40.	ARMSLING
41.	THERMOMETER

42.	CERVICAL COLLAR
43.	SPLINT
44.	DIABETIC FOOT WEAR
45.	KNEE BRACES (LONG/ SHORT/ HINGED)
46.	KNEE IMMOBILIZER/SHOULDER IMMOBILIZER
47.	LUMBO SACRAL BELT
48.	NIMBUS BED OR WATER OR AIR BED CHARGES
49.	AMBULANCE COLLAR
50.	AMBULANCE EQUIPMENT
51.	ABDOMINAL BINDER
52.	PRIVATE NURSES CHARGES- SPECIAL NURSING CHARGES
53.	SUGAR FREE TABLETS
54.	CREAMS POWDERS LOTIONS (Toiletries are not payable, only prescribed medical pharmaceuticals payable)
55.	ECG ELECTRODES
56.	GLOVES
57.	NEBULISATION KIT
58.	ANY KIT WITH NO DETAILS MENTIONED [DELIVERY KIT, ORTHOKIT, RECOVERY KIT, ETC]
59.	KIDNEY TRAY
60.	MASK
61.	OUNCE GLASS
62.	OXYGEN MASK
63.	PELVIC TRACTION BELT
64.	PAN CAN
65.	TROLLY COVER
66.	UROMETER, URINE JUG
67.	VASOFIX SAFETY

List II – Items that are to be subsumed into room charges

Sl No.	**Item**
1.	BABY CHARGES (UNLESS SPECIFIED/INDICATED)
2.	HAND WASH
3.	SHOE COVER
4.	CAPS
5.	CRADLE CHARGES
6.	COMB
7.	EAU-DE-COLOGNE / ROOM FRESHNERS
8.	FOOT COVER
9.	GOWN
10.	SLIPPERS
11.	TISSUE PAPER
12.	TOOTH PASTE
13.	TOOTH BRUSH
14.	BED PAN
15.	FACE MASK
16.	FLEXI MASK
17.	HAND HOLDER
18.	SPUTUM CUP
19.	DISINFECTANT LOTIONS
20.	LUXURY TAX
21.	HVAC

22.	HOUSE KEEPING CHARGES
23.	AIR CONDITIONER CHARGES
24.	IM IV INJECTION CHARGES
25.	CLEAN SHEET
26.	BLANKET/WARMER BLANKET
27.	ADMISSION KIT
28.	DIABETIC CHART CHARGES
29.	DOCUMENTATION CHARGES / ADMINISTRATIVE EXPENSES
30.	DISCHARGE PROCEDURE CHARGES
31.	DAILY CHART CHARGES
32.	ENTRANCE PASS / VISITORS PASS CHARGES
33.	EXPENSES RELATED TO PRESCRIPTION ON DISCHARGE
34.	FILE OPENING CHARGES
35.	INCIDENTAL EXPENSES / MISC. CHARGES (NOT EXPLAINED)
36.	PATIENT IDENTIFICATION BAND / NAME TAG
37.	PULSEOXYMETER CHARGES

List III – Items that are to be subsumed into Procedure Charges

Sl No.	Item
1.	HAIR REMOVAL CREAM
2.	DISPOSABLES RAZORS CHARGES (for site preparations)
3.	EYE PAD
4.	EYE SHEILD
5.	CAMERA COVER
6.	DVD, CD CHARGES
7.	GAUSE SOFT
8.	GAUZE
9.	WARD AND THEATRE BOOKING CHARGES
10.	ARTHROSCOPY & ENDOSCOPY INSTRUMENTS
11.	MICROSCOPE COVER
12.	SURGICAL BLADES,HARMONIC SCALPEL,SHAVER
13.	SURGICAL DRILL
14.	EYE KIT
15.	EYE DRAPE
16.	X-RAY FILM
17.	BOYLES APPARATUS CHARGES
18.	COTTON
19.	COTTON BANDAGE
20.	SURGICAL TAPE
21.	APRON
22.	TORNIQUET
23.	ORTHOBUNDLE, GYNAEC BUNDLE

List IV – Items that are to be subsumed into cost of treatment

Sl No.	Item
1.	ADMISSION/REGISTRATION CHARGES
2.	HOSPITALISATION FOR EVALUATION/ DIAGNOSTIC PURPOSE
3.	URINE CONTAINER
4.	BLOOD RESERVATION CHARGES AND ANTE NATAL BOOKING CHARGES
5.	BIPAP MACHINE
6.	CPAP/ CAPD EQUIPMENTS
7.	INFUSION PUMP - COST
8.	HYDROGEN PEROXIDE\SPIRIT\ DISINFECTANTS ETC
9.	NUTRITION PLANNING CHARGES - DIETICIAN CHARGES- DIET CHARGES
10.	HIV KIT
11.	ANTISEPTIC MOUTHWASH
12.	LOZENGES
13.	MOUTH PAINT
14.	VACCINATION CHARGES
15.	ALCOHOL SWABES
16.	SCRUB SOLUTION/STERILLIUM
17.	GLUCOMETER & STRIPS
18.	URINE BAG